

## **ICE**

- Driving vehicles, prohibited, 14–163a
- Municipal sidewalks
  - Liability for injuries caused by, 7–163a
  - Removal of ice, 7–148(c)(6)
- Package stores, sales by, 30–20(a)

## **ICE CREAM**

- See* MILK AND MILK PRODUCTS.
- See* PURE FOOD AND DRUGS, *at* Frozen desserts.

## **ICE HOUSES**

- Property tax, 12–64(a)

## **ICE SKATING**

- Landowner liability for recreational use of land, 52–557f

## **IDA INITIATIVE**

- See* CONNECTICUT IDA INITIATIVE.

## **IDENTIFICATION**

- Absentee voting
  - Proof of identification, 9–23r, 9–140a, 9–140b
    - Failure to provide, rejection of ballot, 9–150a(d)
    - Polling places, presentation at, 9–261
    - Presidential elections, 9–158e
- Access device, possession of, 53a–127g
- Cashing checks, requirements, 36a–317b
- Community antenna television systems, subscribers, privacy policy, 16–331u(b)
- Connecticut Health Information Network
  - Personal identification information, disclosure, 19a–25f
- Criminal law
  - Identity theft, 53a–129a
    - Civil actions
      - Damages, for, 52–571h
      - Forfeiture of moneys and property derived from, 54–36o(b)
    - Correction of public record information, court order, 54–93a
    - Credit card crimes, 53a–129a
    - First degree, 53a–129b
    - Forfeiture of moneys and property derived from, 54–36o
    - Presentment, 54–1d(e)
    - Remedies, 52–571h
    - Second degree, 53a–129c
  - Personal identifying information, possession of access device, 53a–127g
  - Sale of tobacco products to minors
    - Transaction scan device, identification by, 53–344
- Dental prosthetic appliances, patient identity marking, 20–126e
- Identity theft--*See* IDENTITY THEFT.
- Lease of goods, 42a–2A–304
  - Casualty to identified goods, 42a–2A–307
- Licenses, misrepresentation in procurement, 21–120

Video service providers, subscribers, privacy policy, 16–331j(b)

## **IDENTITY CARDS**

Address, notice of change in, 14–45(a)

Child support cases, 14–45(b)

Motor vehicles commissioner, powers and duties, 14–17b

Penalty, 14–45(c)

Anatomical donations

Notation of, 14–42(a)

Donor registry, 14–42(b)

Providing to procurement organizations, 14–42a

Validity, 19a–289d(c)

Motor vehicles department issuing, 1–1h

Application for, 1–1h(a)

Bar codes, 14–36h

Contents and features, 14–36h

Driver License Compact, compliance, 14–111k

Expiration, 1–1h(b), 14–41

Fee, 1–1h(a)

Homeless persons, waiver, 1–1h(a)

Full legal name, definitions, 14–36h

Holders of out-of-state operator's licenses, 14–111k

Machine readable technology, 14–36h

Magnetic strips, 14–36h

Minor, distinctive card, 1–1h(c)

Physical security features, 14–36h

Regulations, 1–1h(d)

Renewal, 14–41

Tampering, counterfeiting or duplication prevention, 14–36h

Violations, penalties, 1–1h(e)

Sale of tobacco products to minors

Transaction scan device, identification by, 53–344

Social services commissioner, recipients, 17b–109

Supplemental nutrition assistance recipients, 17b–109

Temporary assistance for needy families recipients, 17b–109

## **IDENTITY THEFT**

Generally, 53a–129a to 53a–129e

Civil actions

Damages, for, 52–571h

Forfeiture of moneys and property derived from, 54–36o(b)

Computers, breach of security, notice, 36a–701b

Consumer credit reports

Credit rating agencies, blocking of information appearing as result of identity theft, 36a–699f

Security freezes, 36a–701a

Definitions, 36a–701

Correction of public record information, court order, 54–93a

E-mail phishing, misrepresentation as on-line Internet business, 53–454

Fingerprints, 53a–129a

First degree, 53a–129b

Presentment, 54–1d(e)

- Forfeiture of moneys and property derived from
  - Civil actions, 54–360(b)
  - Exceptions, 54–360(c), 54–360(d)
  - Sales of property, 54–360(e)
    - Proceeds, distribution, 54–360(f)
- Possession of personal data access device, 53a–127g
- Presentment, 54–1d(e)
- Remedies, 52–571h
- Retina or iris images, 53a–129a
- Second degree, 53a–129c
  - Presentment, 54–1d(e)
- Third degree, 53a–129d
  - Presentment, 54–1d(e)
- Trafficking in personal identifying information, 53a–129e
- Victim of crime's complaint
  - Law enforcement agencies responsibilities, 54–1n
- Voice prints, 53a–129a

## **ILLEGITIMATE CHILDREN**

*See also* PATERNITY PROCEEDINGS.

Adoption--*See* ADOPTION.

Affidavit of parentage

- Hospital to provide form and opportunity to complete, 19a–505a

Birth certificate

- Consent of both parents to entry of father's name, 7–50

- Father's Social Security number, 7–50

- Hospital to provide form and opportunity to complete, 19a–505a

- Paternity determined by court, father's name included on, 7–50

- Reference to illegitimacy prohibited, 7–50

Housing projects, not to be excluded from, 8–45

Inheritance, deemed legitimate for purposes of, 45a–438

Intestate estate of, distribution to father, 45a–438b

## **ILLUMINATING COMPANIES**

*See* ELECTRIC POWER.

## **ILLUMINATING OILS AND BURNING FLUIDS**

*See also* KEROSENE.

Oil, legal test for, 21a–165

Test, penalties, 21a–165

## **IMMIGRATION**

Correction department, aliens, release to immigration authorities, 18–100g

Guilty or nolo contendere plea, court instruction on possible ramification of, 54–1j

Legalization impact assistance grant program, administration by social services department, 17b–2

Power of Congress to regulate, U.S. Const. I:9

Rules of naturalization, establishing, U.S. Const. I:8

Tax or duty on, U.S. Const. I:9

## **IMMIGRATION AND NATURALIZATION SERVICE**

Criminal record fees, not required to pay, 52–259a

## **IMMUNITY**

Advertising signs, amber alerts, 52–557q  
Apportionment defendant, person immune from liability not to be, 52–102b(c)  
Broadcasting media, amber alerts, 52–557q  
Emergency services, communicable diseases, exposure, 19a–904  
Fire departments, smoke or carbon monoxide detectors, installation or delivery, immunity from liability, 52–557r  
Food donor and distributor, 52–557l  
Government--*See* GOVERNMENT, *at* Immunity.  
Guardian of person with mental retardation, 45a–683  
Health care providers  
    Drug-dependent persons, opioid antagonists, administration, 17a–714a  
Housing authority, commissioners and employees, 8–41a  
Husband and wife  
    Uniform Interstate Family Support Act, immunity not applicable, 46b–213a(i)  
Insurance commissioner, administrative supervision of insurers, 38a–962i  
Insurance information disclosure, 38a–996  
International Emergency Management Assistance Compact  
    Persons or entities rendering aid, 28–22d Art. VI  
Interstate Emergency Management Assistance Compact, immunity of officers and employees of party states, 28–23a Art. VI  
Kidnapping, amber alerts, broadcasting media and outdoor advertisements, 52–557q  
Motor vehicle operator's license medical advisory board, 14–46f  
Outdoor advertisements, amber alerts, 52–557q  
Parent and child  
    Uniform Interstate Family Support Act, immunity not applicable, 46b–213a(i)  
Public health emergencies, public health authorities, personal liability, 19a–131i  
Real estate, pollution, existing or occurring prior to taking title, owner, 22a–133ee  
Report of suspected abuse of elderly persons, for, 17b–451(d)  
Residential underground heating oil storage tank systems, removal or replacement, 22a–449j  
State officers and employees, personal liability, 4–165(a)  
State, waiver of, 4–160(c)  
Trust banks, conservators and receivers, 36a–237h  
Uninsured banks, conservators and receivers, 36a–237h  
Witnesses, for, 54–47a

## **IMMUNIZATION**

*See* VACCINATION.

## **IMPACT STATEMENTS**

*See* CAPITAL DEVELOPMENT IMPACT STATEMENT.

*See* URBAN IMPACT STATEMENTS.

## **IMPEACHMENT**

Federal officers  
    Conviction, vote necessary, U.S. Const. I:3  
    Effect of, U.S. Const. I:3  
House of Representatives, sole power of, U.S. Const. I:2  
President, U.S. Const. II:4  
    Chief justice to preside over trial, U.S. Const. I:3

Senate to try, U.S. Const. I:3  
Jury trial, not given, U.S. Const. III:2  
State officers  
Attorneys licensed in other states, practice of law restrictions, states, exceptions, 51–88(d)  
Conviction, effect of, Ct. Const. IX:3  
Executive officers, Ct. Const. IX:3  
Governor, Ct. Const. IX:2, Ct. Const. IX:3  
House of representatives, power to bring, Ct. Const. IX:1  
Judges, Ct. Const. Am.XX, Ct. Const. IX:3, Ct. Const. V:2  
Judicial officers, Ct. Const. IX:3  
Liable for, who is, Ct. Const. IX:2  
Trial of, Ct. Const. IX:2  
Vote necessary to convict, Ct. Const. IX:2

## **IMPERSONATION**

*See* CRIMINAL IMPERSONATION.

## **IMPLEADING**

Citation of new party, 52–103  
Cross-complaint, 52–102a  
Prejudgment remedy against new party, 52–103  
Product liability action, product seller, 52–577a(b)  
Third party defendant, 52–102a

## **IMPLIED CONSENT**

Intoxication test, vehicle operator, 14–227b

## **IMPOSTS**

Consent of congress to levy, U.S. Const. I:10

## **IMPOUNDING**

Motor vehicles--*See* MOTOR VEHICLES.

## **IMPRISONMENT**

Conservators, designation of--*See* CONSERVATORS AND CONSERVATORSHIP.  
Correction department--*See* CORRECTION DEPARTMENT.  
Correctional institutions--*See* CORRECTIONAL INSTITUTIONS.

## **IMPROVEMENT ASSOCIATIONS**

*See also* FIRE, SEWER AND OTHER DISTRICTS.  
Bonds, issuance of, 7–328  
Definition, 7–324  
Fiscal year, uniform, applicability to, 7–381  
Former districts, continuation of, 7–324  
Home rule action, 7–328a  
Meetings, 7–327  
Officers, 7–327  
Organization, 7–325  
Purposes, 7–326  
Taxation, 7–328  
Termination, when, 7–329

## **INCAPACITATED PERSONS**

Conservators, designation of--*See* CONSERVATORS AND CONSERVATORSHIP.  
Estate of, disclaimer of property in, 45a-579, 45a-583  
Sterilization--*See* STERILIZATION.

## **INCENDIARY DEVICES**

Insurance companies, release of information re fire loss due to, 38a-318  
Interference with legislative process with, 2-1e(c)  
Investigation of origin of fires, 29-302, 29-310  
Manufacturer of, criminal violation, 53-80a  
Paramilitary camps providing training in use of, prohibited, 53-206b  
Training in use of for use in civil disorder, prohibited, 53-206b

## **INCENTIVE HOUSING ZONES**

*See* HOUSING, *at* Incentive housing zones.

## **INCEST**

Criminal provisions, 53a-191  
Teachers, state certificate  
Incest conviction, effect, 10-145b(j)

## **INCINERATORS**

Feasibility studies and development expenses, funds for, 22a-222, 22a-223  
Municipal temporary note, renewal of, 7-378g  
Sewage sludge incinerators  
Asbestos-containing material storage, 22a-20a  
Stack test for mercury and other metal emissions, 22a-191a(b)

## **INCOME**

Compensation and salaries--*See* LABOR AND EMPLOYMENT, *at* Wages.  
Support, withholding, foreign states  
Uniform Interstate Family Support Act--*See* UNIFORM INTERSTATE FAMILY SUPPORT ACT.

## **INCOME TAX**

Generally, 12-700 to 12-742  
Accounting method of taxpayer, 12-708(c) to 12-708(e)  
Adjusted federal alternative minimum taxable income of a trust or estate, definition, 12-701(a)(31)  
Adjusted federal alternative minimum taxable income of individual, definition, 12-701(a)(30)  
Adjusted federal tentative minimum tax, definition, 12-701(a)(24), 12-701(a)(28)  
Adjusted gross income  
Connecticut adjusted gross income, definition, 12-701(a)(20)  
Definition, 12-701(a)(19)  
Modification, state tuition program contributions, 12-701a  
Adjusted net Connecticut minimum tax, definition, 12-701(a)(27)  
Administration of tax, 12-740  
Alternative minimum tax, 12-700a  
Credit, 12-700a  
Angel investors, credits, 12-704d  
Appeals  
Deficiency assessment, 12-730

- Refund of overpayment, 12–730
- Applicability, 12–700(d)
- Audit of returns, 12–728(a), 12–740(d)
- Authorization, U.S. Const. Am.XVI
- Cable television transmissions of events, income derived by athletes, entertainers, or performing artists, 12–711(b)
- Capital loss and net operating loss deductions, 12–711(b)
  - Nonresident trust or estate, 12–713(b)
- Certification of documents, 12–725(d)
- Change in residence status, income determination, 12–717(c)
- Closed-circuit television transmissions of events, income derived by athletes, entertainers, or performing artists, 12–711(b)
- Collection of unpaid taxes, 12–734
- Combat zones, serving in area designated as
  - Extension of time for filing, 12–724(a)
- Commissioner, definition, 12–701(a)(21)
- Comptroller, recording of revenue received, 3–114h
- Connecticut adjusted gross income, definition, 12–701(a)(20)
- Connecticut fiduciary adjustment, 12–716
  - Definition, 12–701(a)(10)
- Connecticut Innovations Incorporated, exemption, 32–46
- Connecticut lottery corporation, operation of
  - Exemption from tax, 12–816
- Connecticut lottery winnings, 12–711(b)
- Connecticut minimum tax, definition, 12–701(a)(26)
- Connecticut taxable income of resident trust or estate, definition, 12–701(a)(9)
- Connecticut taxable income of resident, definition, 12–701(a)(8)
- Corporation business taxpayer, exemption, 12–710
- Credits, 12–703
  - Angel investors, 12–704d
  - Head of household, 12–703(b)
  - Joint returns, 12–703(c)
  - Order for claiming, 12–745(a)
  - Partnerships, 12–719(b)
  - Pass-through entities, 12–719(b), 12–719(c)
  - Personal property taxes paid on motor vehicles, 12–704c
  - Priority of, 12–745(a)
  - Real property taxes paid on primary residence, 12–704c
  - S corporations, 12–719(c)
  - Surviving spouse, 12–703(c)
  - Tax paid other state, 12–704
  - Unmarried or separate return, 12–703(a)
- Deadlines
  - Extension, 12–723
  - Payment due date, 12–719(a)
- Declaration of estimated tax--*See* Estimated tax, this heading.
- Deductions--*See also* Withholding from wages and other payments, this heading.
  - Capital losses and net operating losses, 12–711(b)
    - Nonresident trust or estate, 12–713(b)
- Deficiency assessment, 12–728
  - Appeals, 12–730

- Final assessment, 12-729
- Joint returns
  - Relief from liability, 12-702a
- Notice of proposed deficiency assessment, mailing, 1-2a
- Protest, 12-729
- Time limitation, 12-733
- Definitions, 12-701
- Department, definition, 12-701(a)(22)
- Determination of income--*See* Income determination, this heading.
- Due date on weekend or holiday, 12-39a
- Enforcement, 12-740
- Estate--*See* ESTATE INCOME TAX; Trust or estate, this heading.
- Estimated tax
  - Addition to tax, exceptions, 12-722(j) to 12-722(l)
  - Advance payment of installment, 12-722(e)
  - Declaration
    - Certification, 12-725(d)
    - Signatures, 12-725
  - Definition, 12-701(a)(11)
  - Extension of filing deadlines, 12-723
  - Farmers, 12-722(m)
  - Fishermen, 12-722(m)
  - Interest on unpaid balance, 12-722(a)
  - Overpayment, 12-722(i)
  - Payment, 12-722
  - Trust or estate, 12-722(n)
  - Underpayments, 12-722(a)
- Evasion of tax
  - Penalties, 12-728(a), 12-736
  - Time limitation for deficiency notice, 12-733(c)
  - Willful violations, penalties, 12-737
- Examination of returns, 12-728(a), 12-740(d)
- Exempt dividends, definition, 12-701(a)(14)
- Exemptions, 12-702
  - Connecticut lottery corporation, operation of, 12-816
  - Corporation business taxpayer, 12-710
  - Dividends, 12-718
  - Federal income tax exemption, applicability, 12-710
  - Health information technology exchange of Connecticut, 19a-753
  - Military personnel, 12-711(d)
  - Death
    - Combat zones, serving in area designated as, 12-724(b)
- Personal exemption
  - Head of household, 12-702(b)
  - Joint returns, 12-702(c)
  - Surviving spouse, 12-702(c)
  - Unmarried or separate return, 12-702(a)
- Specified terrorist victim, year of death, 12-724
- Trust or estate, inapplicable to, 12-709
- Extension of filing and payment deadlines, 12-723
- Farmers, estimated tax, 12-722(m)



- Federal adjusted gross income, change in; effect, 12–727(b)
- Federal alternative minimum taxable income, definition, 12–701(a)(29)
- Federal income tax exemption, applicability, 12–710
- Federal taxable income, change in; effect, 12–727(b)
  - Deficiency assessment, 12–733, 12–733(d), 12–733(e)
- Federal tentative minimum tax, definition, 12–701(a)(23)
- Fiduciary
  - Connecticut fiduciary adjustment
    - Definition, 12–701(a)(10)
  - Payment by, 12–709
- Fishermen, estimated tax, 12–722(m)
- Form
  - Use tax table, 12–700c
- Forms, 12–740(b)
- Fractional part of dollar, amount required to be shown on forms, 12–744
- Fraud or false information
  - Disclosure, joint returns, relief from liability, 12–702a
  - Penalties, 12–736
    - Willful violations, 12–737
- Gross income
  - Adjusted gross income, definition, 12–701(a)(19)
  - Connecticut adjusted gross income, definition, 12–701(a)(20)
  - Special tax obligation bonds transportation includable, 13b–76
- Head of household
  - Credits, 12–703(b)
  - Personal exemption, 12–702(b)
- Health information technology exchange of Connecticut, exemption, 19a–753
- Hearings by commissioner, 12–740(e)
- Holocaust victim settlement payment, definition, 12–701(a)(35)
- Holocaust victim, definition, 12–701(a)(36)
- Imposition of tax, 12–700
- Income determination, 12–711
  - Business or profession, 12–711(c)
  - Change in residence status, 12–717(c)
  - Connecticut fiduciary adjustment, 12–716
  - Military personnel, exemption, 12–711(d)
  - Nonresidents, 12–711(a)
    - Beneficiary share, 12–712, 12–714
    - Partners, 12–712
    - Shareholders, 12–712
    - Trading intangible property or stock option contracts, 12–711(f)
    - Trust or estate, 12–713
      - Beneficiary share, 12–714
  - Part-year resident trust, 12–717(b)
  - Part-year residents, 12–717(a)
- Partnerships
  - Nonresident partner, 12–712
  - Resident partner, 12–715
- Repayment of income by taxpayer, 12–711a
- S corporation resident shareholder, 12–715
- Spouses, 12–711(e)

Information returns, 12-726, 12-727

Failure to file, penalty, 12-735(d)

Inquiries by commissioner, 12-740(d), 12-740(e)

Interest

Deficiency assessment, 12-728

Estimated tax, unpaid balance, 12-722(a)

Refund payments, 12-732

Unpaid taxes, 12-735

Internal Revenue Code, definition, 12-701(a)(16)

Interstate agreements

Withholding from wages and other payments, 12-706(a)

Investigations by commissioner, 12-740(d), 12-740(e)

Jeopardy assessments, collection of taxes, 12-729a

Final determination, 12-729a(e)

Notice, 12-729a(b), 12-729a(d)

Protest, 12-729a(c)

Joint returns

Credits, 12-703(c)

Deficiencies

Relief from liability, 12-702a

Personal exemption, 12-702(c)

Lien for unpaid taxes, 12-734

Limitation of actions, 12-737

Lottery winnings, Connecticut lottery, 12-711(b)

Mathematical error, understatement of tax due to, 12-731

Military personnel

Combat zones, serving in area designated as; extension of time for filing, 12-724(a)

Death, exemption from taxation

Combat zones, serving in area designated as, 12-724(b)

Exemption of certain income, 12-711(d)

Military family relief fund

Income tax refunds, contributions from, 12-743a

Minimum tax

Adjusted federal tentative minimum tax, definition, 12-701(a)(24), 12-701(a)(28)

Adjusted net Connecticut minimum tax, definition, 12-701(a)(27)

Connecticut minimum tax, definition, 12-701(a)(26)

Federal tentative minimum tax, definition, 12-701(a)(23)

Net Connecticut minimum tax, definition, 12-701(a)(25)

Minimum taxable income

Adjusted federal alternative minimum taxable income of a trust or estate, definition, 12-701(a)(31)

Adjusted federal alternative minimum taxable income of individual, definition, 12-701(a)(30)

Federal alternative minimum taxable income, definition, 12-701(a)(29)

Net Connecticut minimum tax, definition, 12-701(a)(25)

New York City personal income tax, representation of Connecticut residents, 3-129c

Nonresident trust or estate

Alternative minimum tax, 12-700a

Income determination, 12-713

Beneficiary share, 12-714

Residency status, change, 12-717(c)

Nonresidents

Alternative minimum tax, 12-700a

- Change in residency status, 12-717(c)
- Definition, 12-701(a)(2)
- Income determination, 12-711(a)
  - Beneficiary share, 12-712, 12-714
  - Partners, 12-712
  - Shareholder, 12-712
  - Trading intangible property or stock option contracts, 12-711(f)
  - Trust or estate, 12-713
    - Beneficiary share, 12-714
- Partners--*See* Partnerships, this heading.
- Professional athletic teams, nonresident members
  - Composite returns, 12-719(d)
- Rate of tax, 12-700(b)
- S corporation, shareholders
  - Returns, 12-719(c)
- Trust or estate
  - Definition, 12-701(a)(5)
- Notice
  - Additional tax due, 12-731
  - Deficiency assessment, 12-728
- Order of credits, 12-745(a)
- Overpayment
  - Credit for, 12-739
  - Estimated tax, 12-722(i)
  - Partnerships, 12-719(b)
  - Refunds
    - Appeals, 12-730
    - Claim for, 12-732
- Part-year resident trust or estate
  - Alternative minimum tax, 12-700a
  - Definition, 12-701(a)(6)
  - Income determination, 12-717(b)
- Part-year residents
  - Alternative minimum tax, 12-700a
  - Credit for tax paid other state, 12-704
  - Definition, 12-701(a)(3)
  - Income determination, 12-717(a)
  - Rate of tax, 12-700(c)
- Partner, definition, 12-701(a)(34)
- Partnerships
  - Credits
    - Overpayments, 12-719(b)
    - Pass-through entities, 12-719(b)
  - Definition, 12-701(a)(33)
  - Income determination
    - Nonresident partner, 12-712
    - Resident partner, 12-715
  - Information return, 12-726(a)
  - Nonresident partners
    - Group return, 12-719(b)
    - Income determination, 12-712

- Overpayments, 12–719(b)
- Pass-through entities, 12–719(b)
- Refunds, 12–719(b)
- Returns
  - Group return, 12–719(b)
  - Information return, 12–726(a)
  - Signatures, 12–725(b)
- Pass-through entities
  - Partnerships, 12–719(b)
  - S corporations, 12–719(c)
- Pay, definition, 12–701(a)(32)
- Payment
  - Additional tax due, 12–731
  - Deficiency assessment--*See* Deficiency assessment, this heading.
  - Due date, 12–719(a)
  - Estimated tax, 12–722
  - Extension of payment deadlines, 12–723
  - Fiduciary, by, 12–709
  - Military personnel, extension of payment deadlines
    - Combat zones, serving in area designated as, 12–724(a)
  - Overpayment--*See* Overpayment, this heading.
  - Refunds--*See* Refunds, this heading.
  - Required annual payment, definition, 12–701(a)(12)
  - S corporations, 12–719(c)
- Penalties
  - Deficiency assessment, 12–728
  - Evasion of tax, 12–728(a), 12–736
  - Fraud, 12–736
  - Promoting abusive tax shelters, 12–30c
  - Return, failure to file, 12–735
  - Unpaid taxes, 12–735
  - Waiver, 12–735(c)
  - Willful violations, 12–737
  - Withholding allowance, false statement, 12–738
  - Withholding violations, 12–736
- Person, definition, 12–701(a)(18)
- Personal exemption
  - Head of household, 12–702(b)
  - Joint returns, 12–702(c)
  - Surviving spouse, 12–702(c)
  - Unmarried or separate return, 12–702(a)
- Personal property taxes paid on motor vehicles
  - Credits, 12–704c
  - Rebates, 12–746
- Priority of credits, 12–745(a)
- Professional athletic teams, nonresident members
  - Composite returns, 12–719(d)
- Promoting abusive tax shelters
  - Penalties, 12–30c
- Rate of tax, 12–700
  - Nonresidents, 12–700(b)

- Part-year residents, 12–700(c)
- Residents, 12–700(a)
- Real property taxes paid on primary residence
  - Credits, 12–704c
  - Rebates, 12–746
- Rebates
  - Personal property taxes paid on motor vehicles, 12–746
  - Real property taxes paid on primary residence, 12–746
- Records
  - Revenues, 3–114h
- Refunds
  - AIDS research education account, contributions from refunds, 12–743
  - Appeals, 12–730
  - Breast cancer research and education account, contributions from, 12–743
  - Claim for, 12–732
  - Endangered species, natural area preserves and watchable wildlife account, contributions from refunds, 12–743
  - Interest, 12–732
  - Military family relief fund, contributions from refunds, 12–743a
  - Organ transplant account, contributions from refunds, 12–743
  - Partnerships, 12–719(b)
  - Payment, 12–732
  - Refund anticipation loans, mandatory disclosures, 42–480
  - Repayment of income by taxpayer, 12–711a
  - S corporations, 12–719(c)
  - Safety net account for temporary assistance for needy families, contributions from, 12–743
  - Safety net services account, contribution from, 12–743
  - Withholding
    - Debt due state, 12–742
    - Student loan default, Connecticut student loan foundation loans and loan guarantees, 12–742
- Regulated investment company
  - Definition, 12–701(a)(13)
  - Exempt dividends, 12–718
    - Definition, 12–701(a)(14)
- Regulations, 12–740(c)
  - Rules and rulings in lieu of, 12–741
  - Submission to legislative regulation review committee, time limit, 12–741
- Required annual payment, definition, 12–701(a)(12)
- Resident trust or estate
  - Alternative minimum tax, 12–700a
  - Residency status, change, 12–717(c)
- Residents
  - Alternative minimum tax, 12–700a
  - Change in residency status, 12–717(c)
  - Connecticut taxable income of resident, definition, 12–701(a)(8)
  - Definition, 12–701(a)(1)
  - Rate of tax, 12–700(a)
  - Trust or estate
    - Connecticut taxable income of resident trust or estate, definition, 12–701(a)(9)
    - Definition, 12–701(a)(4)
- Returns

## Amendment

Deficiency assessment, 12-733, 12-733(d), 12-733(e)

Federal adjusted gross income, change in, 12-727(b)

Federal taxable income, change of, 12-727(b)

Amount required to be shown on form when item less than whole dollar amount, 12-744

Audit, 12-728(a), 12-740(d)

Certification, 12-725(d)

Examination, 12-728(a), 12-740(d)

Extension of filing deadlines, 12-723

Failure to file, penalties, 12-735

Willful violations, 12-737

Filing, 12-719(a)

## Form

Use tax table, 12-700c

Information returns, 12-726, 12-727

Failure to file, penalty, 12-735(d)

Joint returns--*See* Joint returns, this heading.

Mathematical error, understatement of tax due to, 12-731

## Partnerships

Information return, 12-726(a)

Nonresident partners, 12-719(b)

Signatures, 12-725(b)

Pass-through entities, 12-719(b)

S corporations, 12-719(c)

Professional athletic teams, nonresident members

Composite returns, 12-719(d)

S corporations, 12-719(c)

Information return, 12-726(b)

Signatures, 12-725(c)

Signatures, 12-725

Withholding return filed by employer, 12-707

Exceptions, 12-707

Failure to file, penalty, 12-735(d)

Revenues, recording, 3-114h

Rules and rulings of commissioner, 12-741

## S corporations

Credits, overpayments, 12-719(c)

Definition, 12-701(a)(17)

Income determination

Nonresident shareholder, 12-712

Resident shareholder, 12-715

Information return, 12-726(b)

Nonresident shareholders, returns, 12-719(c)

Overpayments, 12-719(c)

Pass-through entities, 12-719(c)

Payment of tax, 12-719(c)

Refunds, 12-719(c)

Returns, 12-719(c)

Information return, 12-726(b)

Nonresident shareholders, 12-719(c)

Pass-through entities, 12-719(c)

- Signatures, 12–725(c)
- Shelters, promoting abusive tax shelters, penalties, 12–30c
- Signature of taxpayer, 12–725
- Special tax obligation bonds for transportation includable in gross income, 13b–76
- Spouses
  - Income determination, 12–711(e)
  - Joint returns--*See* Joint returns, this heading.
- State employees, exclusions
  - Commuter program, 5–141e
- State tuition program contributions, adjusted gross income, modification, 12–701a
- Surviving spouse
  - Credits, 12–703(c)
  - Personal exemption, 12–702(c)
- Taxable income
  - Adjusted federal alternative minimum taxable income of a trust or estate, definition, 12–701(a)(31)
  - Adjusted federal alternative minimum taxable income of individual, definition, 12–701(a)(30)
  - Federal alternative minimum taxable income, definition, 12–701(a)(29)
- Taxable year
  - Change, 12–708(b)
  - Definition, 12–701(a)(7)
  - Determination, 12–708(a)
- Taxpayer, definition, 12–701(a)(15)
- Trust or estate
  - Alternative minimum tax, 12–700a
  - Change in residence status
    - Income determination, 12–717(c)
  - Connecticut fiduciary adjustment, 12–716
  - Connecticut taxable income of resident trust or estate, definition, 12–701(a)(9)
  - Estimated tax, 12–722(n)
  - Income determination
    - Change in residence status, 12–717(c)
    - Nonresident, 12–713
    - Nonresident beneficiary share, 12–712
    - Part-year resident trust, 12–717(b)
  - Nonresident beneficiary share
    - Income determination, 12–712, 12–714
  - Nonresident trust or estate
    - Alternative minimum tax, 12–700a
    - Definition, 12–701(a)(5)
    - Income determination, 12–713
      - Beneficiary share, 12–714
    - Residency status, change, 12–717(c)
  - Part-year resident trust
    - Alternative minimum tax, 12–700a
    - Definition, 12–701(a)(6)
    - Income determination, 12–717(b)
  - Personal exemption inapplicable, 12–709
  - Resident trust or estate
    - Alternative minimum tax, 12–700a
    - Residency status, change, 12–717(c)
- Tuition program contributions, adjusted gross income, modification, 12–701a

- Understatement of tax, due to mathematical errors, 12–731
- Unemployment compensation, deduction and withholding from, 31–227(i), 31–227(j)
- Unmarried or separate return
  - Credits, 12–703(a)
  - Personal exemption, 12–702(a)
- Unpaid taxes
  - Collection, 12–734
  - Interest, 12–735
  - Penalty, 12–735
  - Willful violations, penalties, 12–737
- Warrant for unpaid taxes, 12–734
- Willful violations, penalties, 12–737
- Withholding from wages and other payments, 12–705
  - Amount, 12–705
  - Credit against taxes due, 12–706(c)
  - Exceptions, 12–707
  - False statement of allowance, penalties, 12–738
  - Insurance and financial services export zone companies, compliance with laws, 32–540
  - Interstate agreements, 12–706(a)
  - Overpayment, 12–739(c)
  - Payment of withholdings to commissioner, 12–707
  - Required, 12–705
  - Return filed by employer, 12–707
    - Failure to file, penalty, 12–735(d)
  - Statement provided by employer, 12–706(b)
  - Unemployment compensation, 31–227(i), 31–227(j)
  - Violations, penalties, 12–736

## **INCOMPETENCY**

- Competency to stand trial--*See* CRIMINAL PROCEDURE, *at* Competency to stand trial.
- Electors, admission as, prohibited, 9–12(a)
- Mental disease or defect--*See also* CRIMINAL LAW, *at* Mental disease or defect.
- Power of attorney--*See* POWER OF ATTORNEY.
- Trusts and trustees
  - Representatives, 45a–487d
  - Guardian ad litem, 45a–487e
- Voting, competency, petition by conservator or guardian, 45a–703

## **INDECENT EXPOSURE**

- Definition, 53a–186
- Misdemeanor, classified as, 53a–186(b)

## **INDEMNITY**

- Actions, statute of limitations, 52–598a
- Adjutant general, 4–16a
- Business corporations--*See* CORPORATIONS, BUSINESS, *at* Indemnification.
- Capital city economic development authority
  - Hartford stadium project, 32–617
- Child advocate office, employees or volunteers of, 46a–13p
- Connecticut credit union officers and employees, 36a–454a
- Corporations, nonstock, 33–1116 to 33–1124



## Criminal procedure

- Competency to stand trial, health care guardian appointed by court, 54–56d(k)
- Department heads, 4–16a
- Emergency medical services instructors, 19a–181a
- Fire service instructors, 7–323q
- Firemen, educational expenses, 7–313c
- Hartford stadium project, capital city economic development authority, 32–617
- Hospitals, nerve agent antidote medications, training course in use of, 28–8b(b)
- Interlocal agreements on, 7–339f(4)
- Lake authority, by municipality, 7–151a(e)
- Land records, town clerk, 7–26a
- Legislative personnel, 2–1g
- Managed care companies, contracts with medical providers requiring, prohibited, 38a–472a
- Motor carrier transportation contracts
  - Defined, 52–572x(a)
  - Indemnification against liability for negligence void and unenforceable, 52–572x(b)
  - Household goods contracts, inapplicable, 52–572x(c)
- Motor vehicle manufacturers or distributors, indemnification of franchised dealers, 42–133u
- Municipal bond issues, employees providing information re, 7–380a
- Municipal employees
  - Municipal risk management agency, by--*See* MUNICIPAL RISK MANAGEMENT POOLS.
  - Municipality, by, 7–465
- Preferences and voidable liens, re, 38a–930(e), 38a–930(g)
- Regional water pollution control authorities
  - Directors, officers, and employees; action within scope of employment, 22a–519(a)
- State capitol police office, members, 29–8a
- State officers and employees, actions within scope of employment
  - Claims alleging negligence, 5–141d(a)
  - Defense of, provision for, 5–141d(b)
  - Enforcement actions, 5–141d(d)
  - Indemnification under general statutes, effect of, 5–141d(e)
  - Investigation of case, 5–141d(b)
  - Legal fees and costs, determination of reasonableness, 5–141d(c)
  - Wanton, reckless or malicious acts, 5–141d(a)
- State police, 29–8a
- State, by municipality using certain leased state property, 4a–57a(c)
- Statutory trusts, 34–524
- Trust banks, conservators and receivers, 36a–237h(c)
- Uninsured banks, conservators and receivers, 36a–237h(c)
- Urban violence and cooperative crime control task force, 29–179f(j)
- Workers' compensation
  - Medical advisory panel members, 31–279(e)

## INDEPENDENCE DAY

- Celebration of, 1–5
- Governor's proclamation, distribution of, 10–29a(b)
- Legal holiday, designation as, 1–4
- Liquor sales, 30–91

## INDEPENDENT COLLEGES

- See* COLLEGES AND UNIVERSITIES, *at* Independent colleges.

## **INDEXES**

- Bills, 2–23
- Birth records, 7–47
- Constitutional amendments, proposed, 2–23
- Death records, 7–47
- Fetal death records, 7–47
- Grantor-grantee, 7–25
  - Electronic system, 7–25a
- Land records, 7–14
- Legislative journal, 2–49
- Legislative record, 2–13, 2–23
- Legislative sessions, proceedings of, 2–10
- Marriage records, 7–47
- Mechanics' liens, 7–28
- Mortgagor, assignments, 7–25
- Opinions of Attorney General, 3–125
- Resolutions, 2–23

## **INDIAN DAY**

- Designation, 10–29a(a)(9)

## **INDIANS**

- See* NATIVE AMERICANS.

## **INDICTMENT**

- See* CRIMINAL PROCEDURE, *at* Indictment.

## **INDIGENT PERSONS**

- See also* SUPPORT, *at* Indigent persons.
- Alcohol treatment programs, 54–56g
- Appropriation, amount exceeding, 4–100
- Attorneys, conservators, of the estate, of the person, right to counsel, 45a–649a
- Burial expenses, payments by town, 17b–131
- Chronic disease hospitals, support in, 19a–257
- Conservators, of the estate, of the person, right to counsel, 45a–649a
- Court fees, waiver of, 52–259b(a)
- Deceased, sale of property, when, 17b–132
- Elderly persons
  - Drugs and medicine, assistance, information dissemination, 17b–429
- Findings of court, 52–259b(c)
- Funeral expenses, payment of, when, 17b–131
- Handicapped persons
  - Drugs and medicine, assistance, information dissemination, 17b–429
- Health record request, inability to pay fees, 19a–490b(d)
- Homeless persons--*See* HOMELESS PERSONS.
- Interstate transportation, 17a–511(a)
  - Expenses, paid by, 17b–136(a)
- Legal services, 46b–123d
  - Grants for programs, 17b–21
- Mental retardation, persons with, costs of guardianship hearing, 45a–673

- Mentally ill, application to commit, 17b–136(b)
- Prejudgment remedies, bond, 52–278d(f)
- Presumptions, 52–259b(b)
- Pretrial alcohol education program, participation in, 54–56g(c)
- Probate court costs, waived, 45a–111(c)
- Property, sale of, when, 17b–132
- Psychiatric disabilities, persons with, commitment, 17a–501
- Public defender, representation of, 51–296
  - Determination of indigency, 51–297
- Relatives, support by, 46b–215
- Representation of, 45a–620, 51–296
  - Determination of indigency, 51–297
  - Reimbursement by financially able defendant, 51–298
  - Right to counsel
    - Indigent juvenile charged with felony or murder, transfer to criminal docket, 46b–127
- Service of process, waiver of costs, 52–259b(a)
- State mental hospitals, admission to, 17b–136
- Supplies or assistance, furnished to, claims for, 17b–130

## **INDIVIDUAL DEVELOPMENT ACCOUNTS**

*See* CONNECTICUT IDA INITIATIVE.

## **INDIVIDUAL RETIREMENT ACCOUNTS**

- Abandonment, presumption of, 3–57a(b)
- Connecticut banks, powers re, 36a–250(a)(11), 36a–250(a)(38)
- Trustee to receive proceeds of, 45a–471

## **INDUSTRIAL AND DEVELOPMENT RESEARCH PROJECTS**

- Provisions repealed, exceptions, 8–170 to 8–185

## **INDUSTRIAL DEVELOPMENT**

- Commissions established for, continuation of, 7–137a
- Distressed municipalities, state aid for, 32–9o to 32–9s
- Economic clusters--*See* ECONOMIC CLUSTERS.
- Federal and state aid, 8–163 to 8–167
- Historic properties, certificate of appropriateness for use as, 7–147s(d)
- Historical district, certificate of appropriateness for use as, 7–147d(d)
- Nanotechnology collaboration initiative
  - Workforce competitiveness office, 4–124hh
- Securities issued for, exempt from registration under Uniform Securities Act, 36b–21(a)
- Small business, state aid for, 8–167
- Water mains, extended for, 7–137c
  - Lien for benefits of, 7–137d

## **INDUSTRIAL PARKS**

- Repeal of provisions re, for certain purposes, 7–137b

## **INDUSTRIAL REVENUE BOND MORTGAGE INSURANCE FUND**

- Claims, payment of, 32–67

## **INDUSTRIAL SAFETY**

*See also* LABOR AND EMPLOYMENT, *at* Occupational Safety and Health Act.  
Use of titles, 20–640

## **INEBRIATES**

*See* ALCOHOL AND DRUG ABUSE, *at* Alcohol-dependent person.

## **INFANTS AND INFANCY**

*See also* CHILDREN.

### **AIDS**

Registry, exposure to HIV or AIDS medication, 19a–54a

Testing, 19a–55(a)

Health care provider training programs, 19a–594

Notice of testing availability, 19a–593

Positive test, insufficient grounds for referral to children and families department, 19a–594a

Religious exception, 19a–55(c)

Amino acid preparations and protein modified food for treatment of metabolism errors, prescription requirement, 19a–59a

Blindness, prevention and detection of, 19a–219

Breastfeeding in place of public accommodation, limitation prohibited, 46a–64(a)(3)

Cystic fibrosis, testing for, 19a–55(b)

Religious exception, 19a–55(c)

Defined, 1–1d

Diseases, testing, 19a–55

Newborn screening account, 19a–55a

Health insurance policies

Birth-to-three program, coverage for, 38a–490a

Coverage under, 38a–490, 38a–516

Preventive pediatric care, mandatory coverage for, 38a–535

Well-baby care, 38a–535

Hearing screening program, 19a–59

Hypothyroidism, testing for, 19a–55(a)

Religious exception, 19a–55(c)

Low birth weight infants, reduction, programs and services, 19a–59g

Maternal and infant health services, contracts for outpatient care, 19a–59b

Community health centers, contracts with, 19a–59b(b)

Eligibility, 19a–59b(a)

Metabolic diseases, testing for, 19a–55(a)

Religious exception, 19a–55(c)

Nutrition, women, infants and children nutrition programs--*See* PUBLIC HEALTH DEPARTMENT, *at* Women, infants and children nutrition programs.

Phenylketonuria, testing for, 19a–55(a)

Religious exception, 19a–55(c)

Voluntarily surrendered infants, custody

Children and families department

Care and control of infant, assuming, 17a–59(b)

Custody, 17a–59(b)

Legal proceedings, notice to parents, 17a–59(b)

Notice, 17a–59(a)

Confidentiality of information, 17a–60(b)

Designation of emergency room nursing staff, 17a–57

Identification bracelets, 17a–58(c)

- Presumptions, 17a–60(c)
- Medical history, request for, 17a–58(c)
- Notice by mother, intent to surrender, 17a–58(b)
- Physical custody, taking, 17a–58(a), 17a–58(b)
- Public information program, 17a–61
- Reunification with parents, determinations, 17a–60(a)

## **INFLAMMABLE LIQUIDS**

*See* FIRE MARSHALS AND FIRE HAZARDS, *at* Flammable or combustible liquids.

## **INFLUENZA VACCINATIONS**

Administration without physicians order, hospitals, 19a–490k

## **INFOLINE PROGRAM**

Capital equipment purchases, fund allocation, 4a–10a

## **INFORMANTS**

Disclosure of identity, when, 1–210(b)

## **INFORMATION**

*See* CRIMINAL PROCEDURE, *at* Information.

## **INFORMATION AGENCIES**

Regulations, 31–134

## **INFORMATION AND REFERRAL SERVICES**

Co-location and integration of, 4b–31

## **INFORMATION AND TELECOMMUNICATIONS SYSTEMS**

*See also* INFORMATION TECHNOLOGY DEPARTMENT.

*See also* TELECOMMUNICATIONS.

Administrative services department

Transfer and responsibility for information systems planning functions, 4d–4

Advisory committees, authorized, 4d–12(a)

Appropriations and expenditures for, 4d–11

Broadband Internet coordinating council

Duties, 4d–100(c)

Meetings, 4d–100(b)

Members, 4d–100(a)

Budget document, state agency appropriations and expenditures, 4d–11

Continuity of systems, 4d–44

Contracting for facilities, equipment, and services, 4d–8(a)

Contractors and subcontractors

Disqualification, 4d–46

Past nonperformance, 4d–48

State employees hired by, 4d–47

Contracts, 4d–30 to 4d–48

Access to state agency records, 4d–40

Continuity of systems, 4d–44

Definitions, 4d–30

Public records

- Disclosure, limitations, 4d-36
- Freedom of Information Act, applicability, 4d-35
- Misuse, 4d-37
- Ownership rights and interest, 4d-34
- Records of contractor deemed to be, 4d-33
- Violations
  - Penalties, 4d-39
  - Reporting, 4d-38
- Review, 4d-45
- Specifications, 4d-31
- Subcontracting, 4d-32
- Systems compatibility, 4d-31
- Data processing revolving fund
  - Capitol equipment
    - Administration of, 4d-10(a)
    - Bonds, 4d-10(b)
- Definitions, 4d-1
- Disposal of property, 4d-8(b)
- Electronic superhighway--*See* INTERNET.
- Employees, professional development, 4d-17
- Executive steering committee, established, 4d-12(b)
- General Assembly, information and telecommunication facilities for, 4d-41
- Information and telecommunications systems executive steering committee established, 4d-12(b)
- Inventory of information system components, 4d-7(d)
- Judicial department, information and telecommunication facilities for, 4d-42
- Leasing facilities, equipment, and services, 4d-8(a)
- Municipal improvements, taxation
  - Agreement between municipality and owner or lessee, 12-65b
- Office of information and technology
  - Information technology department as successor to, 4d-2(b)
- Officers of state, information and telecommunication facilities for, 4d-43
- Personal property tax, municipal option to abate, 12-81t
- Purchase of facilities, equipment, and services, 4d-8(a)
- Reports
  - Executive director of office of information and technology, by, 4d-14(b)
  - Information technology department's chief information officer, by, 4d-14(b)
  - Secretary of policy and management office, by, 4d-14(a)
- Secretary of policy and management office
  - Executive steering committee, member of, 4d-12(b)
  - Reports by, 4d-14(a)
  - State agency appropriations and expenditures for, 4d-11
- State agencies, 4d-5
  - Appropriations and expenditures for, 4d-11
  - Information and telecommunication systems strategic plan, submission of requested information to executive director, 4d-7(c)
- Strategic plan
  - Annual update, 4d-7(a)
  - Compliance with, 4d-7(d)
  - Contents, 4d-7(b)
  - Development of, 4d-7(a)
  - Emergency recovery of voice, data and critical applications, 4d-7(a)

- Goals, 4d-7(a)
- Publication of, 4d-7(a)
- State agencies, submission of requested information, 4d-7(c)
- Submission to governor and General Assembly, 4d-14(a)
- Technical services revolving fund, 4d-9
- Technology advisory committee
  - Duties, 4d-13
  - Established, 4d-13
  - Members, 4d-13
- Transfer and responsibility for information systems planning functions, 4d-4

## **INFORMATION TECHNOLOGY**

- Administrative services department
  - Purchases from federal contractors, 4a-66(b)
- Bonds for projects, Connecticut development authority issuing, 32-23zz
- Careers in information technology, pilot program, 10-19c
- Credential or degree program, state system of higher education, 4-124y
- Department--*See* INFORMATION TECHNOLOGY DEPARTMENT.
- Projects
  - Bonds, Connecticut development authority issuing, 32-23zz
  - High-technology infrastructure fund, 32-23yy
- United States contractors, state purchases from, 4a-66(b)

## **INFORMATION TECHNOLOGY DEPARTMENT**

*See also* INFORMATION AND TELECOMMUNICATIONS SYSTEMS.

- Administration of, 4d-2(a)
- Chief information officer
  - Administration of department by, 4d-2(c)
  - Advisory committees, establishment by, 4d-12(a)
  - Appointment of, 4d-2(a)
  - Appropriations to state agencies, report of, 4d-11
  - Defined, 4d-1(5)
  - Department head, deemed to be, 4-5
  - Duties, 4d-2(c)
  - Inventory of information system components, 4d-7(d)
  - Planning functions, responsibility for, 4d-4
  - Reports by, 4d-14(b)
- Connecticut Uniform Electronic Transactions Act, duties, 1-283
- Data processing revolving fund
  - Capitol equipment
    - Administration of, 4d-10(a)
    - Bonds, 4d-10(b)
- Ed-Net account, 4d-82a
- Educational technology commission, 4d-80
  - Connecticut parent technology academy program, 11-2b
- Establishment of, 4d-2(a)
- Executive director, reports by, 4d-14(a)
- Grants to further use of technology, 4d-81a
- Information and telecommunication systems strategic plan
  - Development, publication and annual update of, 4d-7(a)
  - State agencies, submission of requested information to executive director, 4d-7(c)

- Submission to governor and General Assembly, 4d-14(a)
- Professional development of information technology employees, 4d-17
- Regulations, 4d-3
- State agency requests for software, hardware, and consultants
  - Approval or disapproval of, 4d-2(d)
  - Time period for, 4d-2(d)
- Technical services revolving fund, 4d-9
- Telecommunication services for state agencies, 4d-5
- Training programs conducted by, 1-205(e)
- Transfer and responsibility for information systems planning functions, 4d-4

## **INFORMED CONSENT**

- Autopsies, form, 19a-286(c)
- HIV testing, acute care hospitals, failure to obtain, civil immunities, 19a-593a
- Mentally retarded persons, treatment of, 17a-238(f)
- Psychiatric disabilities, persons with, treatment, 17a-540, 17a-543
- Sterilization--*See* STERILIZATION, *at* Informed consent.

## **INFRACTIONS**

- Arrest, summons not deemed to be, 51-164n(e)
- Bicycles, 14-286(i)
- Boating--*See* BOATING, *at* Infractions.
- Bylaws, violations of, deemed to be infractions, 51-164p(a)
  - Exceptions, 51-164p(b)
- Centralized infractions bureau
  - Clerk, 51-51v
  - Establishment of, 51-164n(a)
  - Mailing of fine to, 51-164n(c)
  - Plea of not guilty, 51-164n(d)
  - Pleas or payments to be submitted to, 51-164n(a)
  - Reports, motor vehicle violations, Driver License Compact, 14-111m
  - Violations, plea or fine to, 51-164n(b)
- Dogs, violations re
  - Nuisance, 22-363
  - Roaming at large, 22-364(a)
  - Unlicensed, 22-349
  - Vicious, 22-363
- Failure to pay, plead, or appear in court; penalties, 51-164r
- Fines
  - Maximum and minimum, 51-164n(g)
  - Payment by mail, 51-164n(c)
  - Schedule of, 51-164m
  - Speeding infractions, sliding scale of fines for, 51-164m
- Fisheries and game
  - Licenses, suspension and revocation of, 26-61
- Fishing, sport and commercial, 26-159a
- Forfeited bonds, 54-143b
- High-mileage vehicles, 14-286(i)
- Hunting and fishing lands and waters, re, 26-16
- Laser pointers, sale and use, 53-206e
- Motor carrier road tax violations, 12-487(c)



Motor vehicles--*See* MOTOR VEHICLES.

Motor-driven cycles, 14–286(i)

Municipal ordinances, violations deemed to be infractions, 51–164p(a)

Exceptions, 51–164p(b)

Nonresidents, procedure for, 51–164o

Assessment of costs against when summoned for infraction or violation, 54–143(b)

Cash bond, posting of, 51–164o

Forfeiture, 51–164o(c)

Not guilty plea, 51–164n(d)

Obstructing intersection, 14–250b

Pedestrians, highway use by, 53–182

Regulations, violations of, deemed to be infractions, 51–164p(a)

Exceptions, 51–164p(b)

Roaming dogs, repeat violations, 22–364(b)

Schedule of fines for, establishing, 51–164m

Skindivers, penalty for failure to mark position, 15–135

Snowmobiles and all-terrain vehicles

Rules of operation, 14–387

Violations, deemed infractions, 14–388

Soliciting rides in motor vehicles, 53–181

Speeding infractions, sliding scale of fines for, 51–164m

State parks and forests, penalties for violations, 23–4

Street and highway use during extreme weather conditions, violation of restrictions on, 3–6a(b)

Summons for infraction, procedure upon

Arrest, summons not deemed to be, 51–164n(e)

Centralized infractions bureau

Clerk, 51–51v

Establishment of, 51–164n(a)

Mailing of fine to, 51–164n(c)

Not guilty plea, 51–164n(d)

Minors, 51–164n(f)

Not guilty plea, 51–164n(d)

Trial, procedure for, 51–164n(g)

Telephone, failure to relinquish party line, 53–210

Tires, 14–98

Trial procedure, 51–164n(g)

University of Connecticut, traffic violations, 10a–139(a)

Venue, 51–348(d)

Vessels, registration and numbering of, 15–142(c), 15–156(a)

Violations

Payment by mail, 51–164n(c)

Treated in same way as infractions, 51–164n(b)

## **INHERITANCE**

*See also* ESTATES.

*See also* WILLS.

Adopted adults, 45a–734

Children born out of wedlock, 45a–438

Hereditary emoluments, prohibited, Ct. Const. I:18

Murderer, not to inherit, 45a–447

Probate court--*See* PROBATE COURT.

Tax--*See* ESTATE TAXES; SUCCESSION AND TRANSFER TAXES.

Words of, applicability to children born through artificial insemination, 45a-262

## **INJUNCTIONS**

Academic crimes, 53-392d

Air pollution control, 22a-180, 22a-184

Antitrust actions, 35-34

Apartment listing service, not registered, 42-103c(g)

Appeal from

Permanent, stay pending, 52-477

Temporary, continuance pending, 52-476

Application for, verified by oath, 52-471

Attachment of partnership property, 52-299

Bedding and upholstered furniture, violations re, 21a-236(f)

Bonds, required before temporary injunction, 52-472

Boxing and wrestling, sparring matches, 29-143j(f)

Bridgeport Harbor, public nuisances, 15-7

Broadcasting, of public meetings, 1-226(c)

Cemeteries, public nuisances, 19a-312(d)

Child day care centers, illegal operation, 19a-86

Collective and certification marks, illegal use, 35-18h(b)

Colleges and universities, academic degrees, conferment without authority, 10a-34b

Consumer leases, 42-424

Consumer protection commissioner, registration, duties re, 42-103c

Continuance pending appeal, 52-476

Continuing care facilities, 17b-531(b)

Corporations, nonstock, ultra vires, 33-1038(c)

Damages caused by, bond for, 52-472

Dealers' and repairers' licenses, violations, 14-65(k)

Default judgment, enforcement, 52-212

Delinquency proceedings, 38a-906(b)

Discriminatory practices, 46a-95

Dissolution of injunction, 52-475, 52-478, 52-479

Domestic violence

Standing criminal protective orders, 53a-40e

Violations, 53a-223a

Standing criminal restraining orders

Persistent offender, effect on sentencing, 53a-40d

Violations, 53a-223b

Drug dependent persons, rights of, 17a-550

Employment violations, labor commissioner requesting Attorney General to bring action, 31-2(d)

Enforcement of writ of, 52-471

Environmental protection, cease and desist orders

Appeals, 52-473a(b)

Hearing required, ex parte injunction prohibited, 52-473a(a)

Equal rights and privileges deprivation, 52-571a

Equitable relief, action for, granting in, 52-471

Erection of structure, malicious, 52-480

Execution sale, 52-483

Facsimile messages, unsolicited, action to enjoin transmission of, 52-570c(b)

Family day care homes, illegal operation, 19a-87d

Fertilizers, 22–111o(b)  
Foreign banks  
    Commissioner taking possession of banks, grounds, 36a–428n(k)  
    Involuntary liquidation, 36a–428n(k)  
Forest practices, 23–65m  
General Assembly, interference with, 2–1b  
Granting, 52–471  
    Notice, with or without, 52–473  
Groundwater pollution, 22a–471(c)  
Home improvement contractors, 20–424(b)  
Homemaker-companion agency registration, noncompliance, 20–672  
Hospitals, operation without license, 19a–503  
Houses of assignation, public nuisance, 19a–346  
Inland wetlands agency, 23–65m  
Insurance, 38a–16(b)  
    Brokered transactions guaranty fund--*See* INSURANCE, *at* Brokered transactions guaranty fund.  
Interested persons, may appear and be heard, 52–474  
Interior designers  
    Violations, Attorney General seeking injunctive relief, 20–377q(b)  
Junk yards, 14–67v  
Labor disputes, 31–112  
Labor violations, labor commissioner requesting Attorney General to bring action, 31–2(d)  
Letters of credit, forgery or material fraud in presentation, 42a–5–109(b)  
Life settlements, violations, 38a–465k(a)  
Livery business, 13b–108(b)  
Malicious erection of structure, 52–480  
Manufacturer's nuisance, abatement of, temporary injunction, 52–481  
Mechanical contractors  
    Violations, Attorney General seeking injunctive relief, 20–341x(b)  
Mentally ill persons, denial of civil rights, 17a–550  
Mercury, violations, 22a–627(a)  
Milk Marketing Act, 22–254  
Modification, of temporary injunctions, 52–475  
Money transmission licensees, 36a–608(c)  
Motor fuel quality, 14–327e(d)  
Motor vehicle dealerships, re, 42–133ee  
Motor vehicles in livery service, 13b–108(b)  
Nonsuits, 52–212  
Notice of, when given, 52–473  
Nuisances, abatement of--*See* NUISANCES, *at* Injunctions.  
Nursing pools, 19a–123d  
Oath, application verified, 52–471  
Occupational health and safety, 31–380  
Orders of agencies or political subdivisions, additional remedies not provided, 52–473a(c)  
Permanent injunction, stay pending appeal, 52–477  
Personal data, violations, 4–197, 42–472(b), 42–472(c)  
Pesticide control, 22a–62(d)  
Pharmacy commission, 20–575  
Public health department, cease and desist orders  
    Appeals, 52–473a(b)  
    Hearing required, ex parte injunction prohibited, 52–473a(a)

- Recycler businesses, 14–67v
- Return day, motion to dissolve temporary injunction, filed before, 52–475
- Sale on execution, 52–483
- Secured transactions, noncompliance by secured party, 42a–9–625
- Standing criminal protective orders
  - Notice to released prisoner, 18–81m
- Standing criminal restraining orders
  - Persistent offender, effect on sentencing, 53a–40d
  - Violation, 53a–223b
- Statutory trusts, foreign
  - Registration, transaction of business without, 34–539(e)
- Stay pending appeal, 52–477
- Supreme court, reserving question for, 52–479
- Tax warrant sale, 52–483
- Temporary
  - Bond required, 52–472
  - Complaint for, 52–473
  - Costs of motion to dissolve, 52–250
  - Discriminatory practices, municipal, 7–148j
  - Dissolution of, when, 52–475, 52–478
  - Manufacturer's nuisance, 52–481
  - Notice required, 52–473
  - Sale on execution, 52–483
  - Tax warrant, 52–483
- Temporary restraining order, prejudgment remedy, 52–278c(c)
- Term papers, sale of, 53–392d
- Theft, community antenna television service or utilities, 52–570f
- Time shares, annual statement, 42–103ww(h)
- Tobacco products tax
  - Stampers, violations, 4–28p
- Trade secrets, 35–52
- Trademarks, illegal use of, 35–11i(b), 35–11i(c)
- Unemployment compensation, compliance, 31–226a(c)
- Uniform Food, Drug and Cosmetic Act, 21a–94
- Water diversion, 22a–376
- Workers' compensation
  - Second injury fund, reports, violations, 31–355b
- Youth camp operators, 19a–425
- Zoning, appeals and regulations, 8–8, 8–12

## **INJURY**

- Amusements and exhibitions, deaths occurring in connection with operation of rides and devices
  - Investigations, 29–136(b)
- Boxing and wrestling, investigations, 29–143j(d)
- Insurers advising against need or retention of attorney, prohibitions, 38a–832
- Right to redress for, Ct. Const. I:10

## **INLAND BILL OF EXCHANGE**

- Protest, used as evidence, 52–169

## **INLAND WETLANDS AND WATER COURSES ACT**

*See* WETLANDS AND WATER COURSES, *at* Inland Wetlands and Water Courses Act.

## **INMATES**

*See* CORRECTION DEPARTMENT, *at* Inmates.

## **INNOVATION AND PRODUCTIVITY COMMISSION**

Generally, 2–110

## **INNOVATION CAPITAL ACT**

Generally, 32–32 to 32–47a

*See also* CONNECTICUT INNOVATIONS INCORPORATED.

Advanced technology centers

Definition, 32–34(13)

Funding

Approval, 32–40b

Matching funds, 32–40c

Purpose, 32–40a

Applications for financial aid

Information in, not public record, 32–40(c)

Bond issue, 32–41, 32–41a

Biotechnology and other high technology laboratories, facilities, and equipment, 32–41b

High technology products, 32–41b

Definitions, 32–34

Financial aid

Applications, information in, not public record, 32–40(c)

Defense-dependent businesses, priority, 32–40(b)

Priorities, 32–40(b)

Legislative findings, 32–33

Short title, 32–32

Technology Deployment Act--*See* TECHNOLOGY DEPLOYMENT ACT.

## **INNS AND INNKEEPERS**

*See* HOTEL AND INN KEEPERS.

*See* MOTELS.

## **INPATIENT TREATMENT FACILITIES**

*See* ALCOHOL AND DRUG ABUSE.

## **INSANITY**

*See* CRIMINAL LAW, *at* Mental disease or defect.

*See* CRIMINAL PROCEDURE, *at* Competency to stand trial.

*See* MENTAL ILLNESS AND PSYCHIATRIC DISABILITIES.

## **INSECTICIDES AND FUNGICIDES**

*See* PESTICIDE CONTROL.

## **INSECTS**

Municipalities, control, 7–148(c)(7)

Open burning for control purposes, 22a–174(f)

Plant pests--*See* PLANT PESTS AND DISEASES.

Praying mantis, designated as state insect, 3–109b

Tick control, district established for, 7–326

## **INSOLVENT DEBTORS**

Amendment of claims against, 52–131

Attachments, presentation of debt by, 52–342

Deposits for consumer goods and services, priority of claims for, 52–400f

Execution, demand for debt due, when, 52–391, 52–392

Fraudulent transfers, determination of insolvency, 52–552c

Inventory

Appraisal, 45a–341(a)

Filing, 45a–341(b)

Inclusions in, 45a–341(a)

Objections to inventory or appraisal, 45a–343(a)

Notice and hearing, 45a–343(b), 45a–343(c)

Penalty for not returning, 45a–342

Waiving of requirement, 45a–345

Trustee in insolvency

Accounts

Deceased fiduciary, settlement of, 45a–180

Final, hearing on, 45a–179

Jurisdiction over, 45a–175

Compromise and settlement of claims by, 45a–151

Estate of, winding up, 45a–328

Foreign attachment, served on, 52–329

Garnishment of, 52–329, 52–330

Payment of taxes due from estate, 45a–333

Stock and materials used up, 45a–328

## **INSOLVENT ESTATES**

*See* ESTATES, *at* Insolvent.

## **INSPECTION**

*See* particular subject concerned.

## **INSPECTORS**

*See* BUILDINGS, *at* Inspectors.

*See* CRIMINAL JUSTICE DIVISION.

*See* STATE BUILDING CODE, *at* State building inspectors.

## **INSTALLMENT LOANS AND SALES**

*See* RETAIL INSTALLMENT SALES FINANCING.

## **INSTANT LOTTERY**

*See* GAMING POLICY BOARD AND DIVISION OF SPECIAL REVENUE, *at* Lottery.

## **INSTITUTIONAL FUNDS**

*See also* UNIFORM PRUDENT MANAGEMENT OF INSTITUTIONAL FUNDS ACT.

Accumulation of annual net income, 45a–535c

Construction of law, 45a–535c

Definitions re, 45a–535a

Existing funds, applicability, 45a–535g

Expenditure of net appreciation, 45a–535c

Investment of

Considerations, 45a–535b(e)

Costs, 45a–535b(c)

Delegation of powers re, 45a–535d

Gift instruments, release of modification of restrictions, 45a–535d

Standard of conduct, 45a–535b

Management of

Delegation of powers re, 45a–535d

Gift instruments, release of modification of restrictions, 45a–535d

Standard of conduct, 45a–535b

Purpose of

Gift instruments, release of modification of restrictions, 45a–535d

Short title of law, 45a–535

Veterans' home, expenditures from institutional general welfare fund, 27–106

## **INSTITUTIONS**

Absentee voting of patients, 9–159q

Application for ballot, 9–159r(b)

Supervision of, 9–159q, 9–159r

Activity fund--*See* STATE AGENCIES AND INSTITUTIONS, *at* Activity funds.

Collections for, 4a–12

Communicable disease, examination for, 19a–103

Correctional--*See* CORRECTIONAL INSTITUTIONS.

Crematories, at public institutions, 19a–321

Dead bodies, donated for anatomical purposes, 19a–270

Defined, vital statistics, 7–36

Disabled children, support grant program, 17b–616

Elector residents not all counted, voting machines, 9–238(a), 9–436

Employment of patients or inmates, exemption from classified service, 5–198(q)

Estate of person confined to, 4a–16

Examination by policy and management office, 4–66

Fire brigades, within, 4–58a

Funds--*See* INSTITUTIONAL FUNDS; UNIFORM PRUDENT MANAGEMENT OF INSTITUTIONAL FUNDS ACT.

General welfare funds--*See* STATE AGENCIES AND INSTITUTIONS, *at* Activity funds.

Health care institutions--*See* HEALTH CARE INSTITUTIONS.

Merit system for inmates of, 7–418

Pharmacies

Drug dispensing, 20–613

Inspection of, 20–577

Pharmacy technician, prohibitions, 20–613

Records and requirements, 20–615

Record keeping by, 7–47b

## **INSULATION**

Urea-formaldehyde foam insulation, prohibition on use, 29–277

## **INSULIN**

*See also* DIABETES.

Included in definition of "shock therapy" for persons with psychiatric disabilities, 17a–540

Medical assistance programs, coverage, 17b–280a

## INSURANCE

Abandoned property, escheat to state, 3–58a, 3–59a(d)

Accident insurance--*See* Property and casualty insurance, this heading.

Accredited advisors in insurance

Licensing, waiver of examination, 38a–786

Acquisition of control of other companies

Acquisition limited, 38a–130(a)

Appeals

Procedure, 38a–139(a)

Stay, appeal acting as, 38a–139(b)

Corporation controlling domestic insurance company, 38a–130(c)

Financial examinations, 38a–136(i)

Injunctive relief for violations, 38a–140(h)

Market conduct examinations, 38a–136(i)

Definitions, 38a–129(b)

Dividends and distributions, restrictions on dividends and distributions paid in relation to surplus requirements, report to commissioner, 38a–136(h)

Exemptions, 38a–133

Hearing, 38a–132(a)

Expenses, 38a–132(c)

Information statement

Contents, 38a–130(b)

Form, 38a–131

Furnished to stock holders, 38a–130(a)

Injunctive relief, 38a–134(b)

Nonvotable securities, 38a–134(a)

Purpose, 38a–129(a)

Regulations, 38a–138

Remedial and penal provisions

Cease and desist orders, 38a–140(g)

Civil forfeiture, 38a–140(f)

Injunctions, 38a–140(a), 38a–140(h)

Personal liability, 38a–140(f)

Receivership, 38a–140(b)

Suspension or revocation of license or authority to do business, 38a–140(d)

Voting rights of shareholders, 38a–140(a)

Willful violations, 38a–140(c)

Seizure of securities, 38a–134(b)

Standard of review, 38a–132(b)

Violations, 38a–130(d)

Jurisdiction, 38a–130(e)

Actions

Claims against insurer--*See* INSURERS REHABILITATION AND LIQUIDATION ACT.

False statement by insurer, 38a–708

Health insurance fraud, actions by insurers, 53–444

Murderer, inheriting from victim, 45a–447(c)

Actuarial studies, disclosure of information for, 38a–988(9)

Adjusters, casualty

Licensing



Appeal, 38a-776

Application

Misrepresentation, 38a-772

Not accompanied by required fee, return or invoicing, 38a-770

Signatures, 38a-769(b)

Attorneys exempted, 38a-792(d)

Examination of books and records, 38a-769(f)

Fee, payment of, 38a-792(a)

Fines, 38a-792(c)

Good moral character, proof of, 38a-769(c)

Issuance of license, 38a-769(d)

Not accompanied by required fee, return or invoicing, 38a-770

Notice of change in licensee information, 38a-771

Penalty, 38a-777

Reciprocity, 38a-792(a)

Regulations, 38a-769(e), 38a-792(b)

Renewal, 38a-769(g), 38a-792(a)

Required, 38a-792(a)

Suspension or revocation

Appeal, 38a-774(b)

Authority of commissioner, 38a-774(a)

Term of license, 38a-792(a)

Testing

Impersonation in taking examination, 38a-773

Required, 38a-769(c)

Waiver, 38a-792(a)

Written examination

Impersonation in taking examination, 38a-773

Required, 38a-769(c)

Waiver, 38a-792(a)

Penalty, 38a-725

Adjusters, public

Definition, 38a-723

Employment contract

Cancellation, 38a-724(a)

Required, 38a-724(a)

Fees within thirty days of loss prohibited, 38a-726

Hours for solicitation, 38a-724(b)

Licensing

Appeal, 38a-776

Application

Form for, adoption of regulations by commissioner, 38a-788(d)

Misrepresentation, 38a-772

Not accompanied by required fee, return or invoicing, 38a-770

Signatures, 38a-769(b)

Educational requirements, 38a-788(b)

Examination of books and records, 38a-769(f)

Fines

Appeal, 38a-774(b)

Authority of commissioner, 38a-774(a)

Good moral character, proof of, 38a-769(c)

- Issuance of license, 38a-769(d)
- Notice of change in licensee information, 38a-771
- Penalty, 38a-777
- Regulations, 38a-769(e), 38a-788(d)
- Renewal, 38a-769(g), 38a-788(c)
- Suspension or revocation
  - Appeal, 38a-774(b)
  - Authority of commissioner, 38a-774(a)
- Term of license, 38a-788(c)
- Testing
  - Impersonation in taking examination, 38a-773
  - Required, 38a-769(c)
  - Waiver, 38a-788(a)
- Written examination
  - Impersonation in taking examination, 38a-773
  - Required, 38a-769(c)
  - Waiver, 38a-788(a)
- Administrative supervision of insurers, 38a-962a to 38a-962h
  - Applicability, 38a-962a
  - Confidentiality of proceedings and information, 38a-962c
  - Contact with commissioner, 38a-962h
  - Contested action, 38a-962e
  - Definitions, 38a-962
  - Delinquency proceedings, 38a-962f
  - Immunity of commissioner, 38a-962i
  - Judicial proceedings, 38a-962f
  - Prohibited activities during, 38a-962d
  - Regulations, 38a-962g
  - Right of recovery, 38a-962j
- Administrators, licensing
  - Appeal, 38a-776
  - Fines
    - Appeal, 38a-774(b)
    - Authority of commissioner, 38a-774(a)
  - Penalty, 38a-777
  - Suspension or revocation
    - Appeal, 38a-774(b)
    - Authority of commissioner, 38a-774(a)
  - Testing
    - Impersonation in taking examination, 38a-773
  - Written examination
    - Impersonation in taking examination, 38a-773
- Adopted children, health insurance coverage, 38a-508, 38a-549
- Adriaen's Landing and Rentschler Field, 32-666(c)
- Advance premiums, 38a-598(4)
- Advertising
  - Filed statement, last, conformance to, 38a-829
- Affiliate or affiliated, defined, 38a-1(1)
- Agents--*See also* Producers, this heading.
  - Appointment, termination of
    - Facts relative to termination, company required to furnish, 38a-708

Credit transactions, bank holding companies or lending institutions, purchase of insurance as condition to approval of transaction

Bank selling annuities or insurance, requirements, disclosures, prohibited acts, 38a-775

Credit, extension of, restrictions on negotiation of insurance incidental to, 38a-718

False statement sole grounds for cause of action by agent, 38a-708

Fraternal agents

Definition, 38a-764(a)

Fine for acting as agent without license, 38a-764(b)

Licensing

Documents filed with commissioner, 38a-800(b)

Examination not required, 38a-800(b)

Exemptions, 38a-705

Issuance of license, 38a-800(b)

Renewal application, 38a-800(b)

Required, 38a-800(a)

Revocation or suspension of license, 38a-800(d)

Term of license, 38a-800(b)

Termination of appointment, filing of statement with commissioner, 38a-800(c)

Payment of commission or compensation to licensed agent, 38a-764(c)

Lending institutions

Credit transaction, purchase of insurance as condition to approval of transaction

Bank selling annuities or life insurance, requirements, disclosures, prohibited acts, 38a-775

Licensing

Appeal, 38a-776

Application, misrepresentation in, 38a-772

Fines

Appeal, 38a-774(b)

Authority of commissioner, 38a-774(a)

Fraternal benefits agents--*See* Fraternal agents, this subheading.

Penalty, 38a-777

Suspension or revocation

Appeal, 38a-774(b)

Authority of commissioner, 38a-774(a)

Testing, impersonation in taking examination, 38a-773

Written examination, impersonation in taking examination, 38a-773

Managing general agents--*See* Managing general agents, this heading.

Personal liability of unlicensed agent, 38a-714

Termination of appointment

Facts relative to, company required to furnish, 38a-708

Unlicensed insurance or surety company, soliciting business for, prohibited, 38a-703

AIDS testing

Disclosure by insurers, 19a-587

Informed consent

Regulations, 19a-586(b)

Required, 19a-586(a)

Aircraft, insurance of, 15-106, 15-108, 38a-305

Alcoholism treatment, group policy covering, 38a-533

Alien insurance companies

Definition of alien insurer, 38a-1(2), 38a-1(11)(A)

Examination costs, reimbursement of state for, 38a-49

Financial requirements, 38a-72(c)

- Investments, 38a–102g
- Life insurance company, valuation of reserve, 38a–77
- Merger or consolidation with domestic insurance company, 38a–153
- Transacting business in state, prohibition on, 38a–43
- Trusted surplus, estimation of, 38a–74
- Trustees
  - Appointment, 38a–75
  - Examinations, 38a–75
- Valuation costs, reimbursement of state for, 38a–50
- Ambulance services
  - Direct payment to provider, 38a–498(b)
  - Mandatory coverage, 38a–498(a)
  - 9-1-1 emergency calls, preauthorization for prohibited, 38a–498a, 38a–525a
- Amusements and exhibitions, 29–139
- Annual reports, 38a–53(a)(1), 38a–53(b)
  - Annual statement convention blank, 38a–53a
  - Late filing fee, 38a–53(e)
  - Reserve liabilities, certification of, 38a–53(f)
- Annuities--*See also* ANNUITY CONTRACTS.
  - Defined, 38a–1(3)
- Appeals from adverse licensing decision, 38a–41(f)
- Assessment of domestic insurance companies for expenditures of insurance department, 38a–47, 38a–48
- Assets
  - False statement of by company, 38a–828
  - Penalty, 38a–830
  - Hypothecation of, 38a–55
  - Material acquisitions and dispositions of
    - Reports, filing of, 38a–67(a)
    - Contents, 38a–67a(c)
    - Waiver of reporting requirement, when, 38a–67a(a)
- Assigned risk plan, fire and casualty insurance, 38a–329
- Attorneys, insurers advising against need or retention of, 38a–832
- Audited financial reports
  - Annual filing required, 38a–54(a), 38a–54(b)
  - Regulations, adoption of, 38a–54(c)
- Audits, disclosure of information for, 38a–988(12)
- Authority to do business, 38a–41
- Automobiles--*See* Motor vehicle insurance, this heading; NO-FAULT MOTOR VEHICLE INSURANCE.
- Bail bond insurance
  - Agents
    - Execution of bail bonds, requirements, 38a–660(d)
  - Licenses
    - Application for, requirements, 38a–660(e), 38a–660(h)
    - Notice of appointment, 38a–660(f)
    - Issuance, 38a–660(i)
    - Renewal, 38a–660(l)
    - Revocation or suspension, appeals, 38a–660(n)
    - Written examination, 38a–660(g)
  - Prohibitions, 38a–660(c)
  - Appeals, revocation or suspension of licenses, 38a–660(n)
  - Definitions, 38a–660(a)

- Effect of section on operation as professional bondsman, 38a–660(o)
- Execution of bail bonds
  - Licensing, without; prohibitions, 38a–660(b)
  - Requirements, 38a–660(d)
- Insurance producers, application of law, 38a–702r
- Prohibitions, 38a–660(b)
- Records, examination by commissioner, 38a–660(k)
- Undertaking of bail without license, prohibitions, 38a–660(b)
- Bank selling annuities or life insurance, requirements, disclosures, prohibited acts, 38a–775
- Benefit, exempt from execution, 52–352b(q)
- Binders for personal and commercial risk insurance, 38a–322
- Blue ribbon health care plans--*See* Health insurance, this heading.
- Boards of education, indemnification from damage suits, 10–235
  - Liability insurance, 10–236
- Bodily injury claims, insurers advising against need or retention of attorney, 38a–832
- Bonds, limitation of action on, 38a–290
- Breast cancer
  - High-risk patients, comprehensive ultrasounds
    - Group health insurance, 38a–530
    - Individual health insurance, 38a–503
  - Survivors, mandatory coverage for, 38a–503a
- Brokered transactions guaranty fund
  - Appeal of department ruling, 38a–889
  - Application for payment from fund, 38a–884(a)
  - Assessment of additional fee, 38a–882(b)
  - Assignment of aggrieved persons' rights in judgment to commissioner, 38a–887
  - Attorney General, authority, 38a–886
  - Credits to general fund, 38a–882(a)
  - Department, appeal of rulings, 38a–889
  - Establishment of, 38a–880
  - False claim, penalty for, 38a–885
  - Fee payable to fund, 38a–881
    - Assessment of additional fee, 38a–882(b)
  - Hearing on application, 38a–884(b)
  - Injunctions, 38a–886
  - Insufficient funds to satisfy claims, order of subsequent payment, 38a–884(e)
  - Level of guaranty fund, 38a–882(a)
  - Limitation of actions, 38a–883
  - Payment from guaranty fund, 38a–887
    - Order for, 38a–884(c)
  - Penalty for false or untrue claim, 38a–885
- Procedure
  - Application for payment from fund, 38a–884(a)
  - Burden of proof of claimant, 38a–884(b)
  - Hearing on application, 38a–884(b)
  - Insufficient funds to pay claim, order of subsequent payment, 38a–884(e)
  - Payment, order for, 38a–884(c)
  - Repayment by producer or unlicensed person, 38a–884(d)
- Purpose of, 38a–880
- Regulations, 38a–888
- Repayment by broker, 38a–884(d)

- Subrogation rights of commissioner, 38a–887
- Suspension or revocation of license, 38a–884
- Untrue claim, penalty for, 38a–885
- Brokers--*See also* Producers, and Surplus lines brokers, this heading.
  - Personal liability of unlicensed broker, 38a–714
- Burglary, insurance against, 38a–305
- Burial contracts
  - Definition, 38a–464
  - License required, 38a–464
- Business corporations
  - Formation, requirements, 33–645(c)
  - Transacting insurance business, authorization to form corporation for
    - Certificate, 33–646(a)
    - Expenses, 33–646(b)
- Business, authority to transact, 38a–41
- Cancellation of commercial risk insurance policies, notice, 38a–324
  - Reports to insurer, 38a–326
  - Surplus lines insurer, 38a–324(b)
- Capital stock
  - Acquisition of stock of other companies, 38a–146
  - Commissioner's certificate approving merger, consolidation or stock exchange, filing, 38a–154
  - Directors' agreement to merger, consolidation or stock exchange, filing, 38a–154
  - Issuance of stock in exchange for stock of another company, 38a–152
  - Proxy solicitation
    - Appeals, 38a–147(c)
    - Information transmitted if no solicitation, 38a–147(b)
    - When valid, 38a–147(a)
  - Redemption of shares, 38a–148(a)
    - Notice of objection to redemption consideration, 38a–148(b)
  - Reduction, 38a–151
- Captive insurance companies, 38a–91aa to 38a–91qq
  - Accountant and actuary services for examinations, 38a–91hh(i)
  - Annual reports, 38a–91gg
  - Capital requirements, 38a–91dd
  - Confidential information
    - Examinations, 38a–91hh(h)
  - Consolidations, 38a–91ff
  - Conversions, 38a–91ff, 38a–91pp
  - Definitions, 38a–91aa
  - Disclosures, examinations, 38a–91hh(g)
  - Dividends or distributions, approval of payment, 38a–91ee
  - Examinations, 38a–91hh
  - Fees, licenses, 38a–91bb(d)
  - Financial condition, annual reports, 38a–91gg
  - Foreign companies
    - Audits, 38a–91k
    - Financial statements, 38a–91k
    - Reinsurance, assuming, 38a–91kk
  - Formation, 38a–91ff
  - Guaranty association, prohibition on joining, 38a–91mm
  - Hearings

- Examinations, following, 38a–91hh(e)
- Mergers or conversions, 38a–91pp
- Incorporation, 38a–91ff
- Insolvency fund, prohibition on joining, 38a–91mm
- Insurance statutes, applicability, 38a–91oo
- Investments, 38a–91jj
- Liability, examinations, 38a–91hh(i)
- Licenses
  - Appeals, adverse actions, 38a–91ii
  - Applications, 38a–91bb(a)
    - Fees, 38a–91bb(d)
  - Business without, prohibition, 38a–91bb(b)
  - Documents, filing, 38a–91bb(c)
  - Fees, 38a–91bb(d)
  - Grant of, 38a–91bb(e)
  - Renewal
    - Fees, 38a–91bb
    - Refusal, 38a–91ii
  - Revocation or suspension, 38a–91ii
- Loans, 38a–91jj
- Manager-managed limited liability company, organization as, 38a–91ff
- Mergers, 38a–91ff, 38a–91pp
- Mutual insurer, incorporation as, 38a–91ff
- Names, 38a–91cc
- Nonprofit corporations, incorporation as, 38a–91ff
- Orders following examinations, 38a–91hh
- Premium receipts tax, 38a–91nn
- Principal place of business, 38a–91bb(b)
- Rating organization, joining, 38a–91ll
- Reciprocal insurer, organization as, 38a–91ff
- Regulations
  - Capital requirements, 38a–91dd(b)
  - Risk management function of insured business, standards, 38a–91qq
  - Surplus requirements, 38a–91dd(b)
- Reports, examinations, 38a–91hh(f)
- Risks which may be insured, 38a–91bb(a)
- Service of process, registered agent, 38a–91bb(b)
- Stock insurer, incorporation as, 38a–91ff
- Subscribers' advisory committee, meetings, 38a–91bb(b)
- Surplus requirements, 38a–91dd
- Captive insurance demonstration program grant fund
  - Nonprofit hospitals, 10a–194f
- Casualty insurance--*See* Property and casualty insurance, this heading.
- Ceded reinsurance agreements, material nonrenewals, cancellations or revisions of
  - Reports, filing of, 38a–67(a)
    - Contents, 38a–67b(b)
    - Waiver of reporting requirement, when, 38a–67b(a)
- Charitable gift annuities
  - Issuance of annuity not considered engaging in business of insurance, 38a–1031
  - Notice to donor, annuity not constituting insurance, 38a–1032
- Children

Health insurance--*See* Health insurance, this heading.

Life insurance, contracts by, 38a-284

#### Chiropractors

Coverage for services performed by, 38a-507, 38a-534

Professional liability insurance, 20-28b

#### City and Town Development Act bonds, 7-496

#### Claims

Exhaustion of rights required prior to filing of claims, 38a-845(c)

Forms, 38a-477

Insurer, against--*See* INSURERS REHABILITATION AND LIQUIDATION ACT, *at* Claims.

#### Claims-made policies, regulations on, 38a-327

#### Coastal market assistance program, homeowners insurance, 38a-316c

#### Coinurance payments, managed care organizations, 38a-478j

#### Commercial risk insurance rating practices--*See* Personal and commercial risk insurance rating practices, this heading.

#### Commercial risk policies

Fire insurance--*See* Fire insurance, this heading.

Repair or remediation work, estimate to insured, 38a-313a

#### Commissioner--*See* INSURANCE COMMISSIONER.

#### Compensation exhibits, confidentiality, 38a-69a(b)

#### Comprehensive health care plans--*See also* Health insurance, this heading.

##### Applicability

Group comprehensive health care plan, 38a-552(b)

Individual comprehensive health care plan, 38a-552(a)

Insured person, no further coverage required, 38a-552(d)

Other insurance authorized, 38a-552(c)

##### Application form, simplified, 38a-505(g)

##### Benefits, coordination with other health insurance plans, 38a-554(c)

Minimum standards, 38a-505(c)

##### Children, eligibility, 38a-554(a), 38a-554(b)

##### Combined insurance policies, 38a-505(d)

##### Commissioner, powers re

Benefits, minimum standards, 38a-505(c)

Policy provisions, standards for, 38a-505(a)

Prohibited policy provisions, 38a-505(b)

Regulations, 38a-505

Effective date, 38a-505(h)

##### Cost containment features, 38a-553(g)

##### Definitions re, 38a-551

##### Eligibility, 38a-554

Commissioner to coordinate benefits, 38a-554(c)

Conversion privilege, 38a-554(d)

Individual eligible to be covered, 38a-554(a)

Option to continue coverage, 38a-554(b)

Notice, 38a-554(e)

##### Health care access office division, regulations adopted by, 38a-558

##### Health reinsurance association

Accounting by administering carrier, 38a-556(d)

Assessments of members, 38a-556(d)

Audits, 38a-556(d)

Benefits payable, 38a-556(g)



- Board of directors, 38a–556(a)
- General powers, 38a–556(b)
- Liability of association or carriers, 38a–556(h)
- Members, 38a–556
- Participation by members, 38a–556(c)
- Persons covered under other plans, 38a–556(f)
- Plan of operation, 38a–556(a)
- Policy forms, 38a–556(e)
- Specific powers, 38a–556(b)
- Hospital and medical service corporations
  - Continuation of individual coverage, 38a–557(c)
  - Health care options, 38a–557(a)
  - Residual market mechanism, 38a–557(b)
- Individual comprehensive health care plans
  - Additional requirements, 38a–555
  - Termination of coverage, carrier obligations, 38a–555
- Insurance commissioner--*See* Commissioner, powers re, this subheading.
- Managed care plan required, 38a–553(h)
- Medicaid program, contract authority concerning, 38a–559
- Minimum standard benefits
  - Catastrophic coverage plus basic plan, 38a–553(f)
  - Excludable benefits, 38a–553(c)
  - Optional benefits, 38a–553(b)
  - Required, 38a–553(a)
- Patient service review, 38a–558
- Policies
  - Application form, simplified, 38a–505(g)
  - Combined coverage, 38a–505(d)
  - Outline of coverage, 38a–505(f)
  - Policy not meeting minimum standards, 38a–505(e)
  - Prohibited provisions, 38a–505(b)
  - Standards, 38a–505(a)
- Preexisting conditions, limitation or exclusion of benefits based on prohibited, 38a–553(i), 38a–553(j)
  - Newly insured persons, 38a–553(k)
- Residual market mechanism, 38a–557
- Stepchildren, eligibility, 38a–554(a)
- Comprehensive rehabilitation services, group hospital or medical insurance coverage for, 38a–523
- Confidentiality
  - Assets, material acquisitions and dispositions of
    - Reports, 38a–67(d)
  - Ceded reinsurance agreements; material nonrenewals, cancellations or revisions of
    - Reports, 38a–67(d)
  - Compensation exhibits, 38a–69a(b)
  - Financial reports, 38a–69a(a)
  - Reserve liabilities, workpapers, reports, and summaries, 38a–53(f)
  - Stockholder information supplements, 38a–69a(b)
- Connecticut banks--*See* CONNECTICUT BANKS.
- Connecticut insurance guaranty association--*See* Guaranty Association Act, this heading.
- Connecticut insurance reinvestment fund, 38a–88a
  - Applicability of 38a–88a, 38a–88b
- Connecticut life and health insurance guaranty association--*See* Life and Health Insurance Guaranty

Association Act, this heading.

Consultants, certified

Acknowledgments, required, 38a-733

Contracts or agreements unenforceable, when, 38a-732

Licensing

Appeal, 38a-776

Application

Filing fee, 38a-769(a)

Misrepresentation, 38a-772

Not accompanied by required fee, return or invoicing, 38a-770

Required, 38a-769(a)

Signatures, 38a-769(b)

Examination of books and records, 38a-769(f)

Fines

Appeal, 38a-774(b)

Authority of commissioner, 38a-774(a)

Good moral character, proof of, 38a-769(c)

Information provided to commissioner, 38a-786(c)

Issuance of license, 38a-769(d), 38a-786(a)

Notice of change in licensee information, 38a-771

Penalty, 38a-777

Acting as certified consultant without license, 38a-735

Regulations, 38a-769(e)

Renewal, 38a-769(g), 38a-786(b)

Required, 38a-731

Suspension or revocation

Appeal, 38a-774(b)

Authority of commissioner, 38a-774(a)

Term of license, 38a-786(b)

Testing

Impersonation in taking examination, 38a-773

Required, 38a-769(c)

Waiver, 38a-786(a)

Written examination

Impersonation in taking examination, 38a-773

Required, 38a-769(c)

Waiver, 38a-786(a)

Payments from producers for sale of insurance, receipt prohibited, 38a-734

Consumer dental health plans--*See* Health insurance, this heading.

Consumer leases, disclosures, 42-500

Consumer protection, managed care accountability, 38a-1040 to 38a-1050

Consumer reporting agency, disclosure of information by, 38a-998(m)

Contracts

Beneficiary designation exempt from transfer laws, 45a-347

Burial, 38a-464

Form

Credit life, 38a-647, 38a-651

Fire, 38a-306, 38a-307, 38a-308

Health, 38a-482

Life and annuity, 38a-430

Hold harmless clause, voiding, not affecting validity of, 52-572k

- Home warranty contracts and home warranty service agreements, 38a–320
- Managing general agents, 38a–90c
- Minors, by, 38a–284
- Reinsurance, 38a–289
- Remuneration, 38a–42
- Simultaneous Death Act, applicability to, when, 45a–440(e)
- Control, controlled by or under common control with, defined, 38a–1(5)
- Controlled insurers
  - Definitions, 38a–91
  - Disclosures by controlling producers, 38a–91c
  - Licensed insurers, applicability of law, 38a–91a
  - Noncompliance by controlling producers, 38a–91d
- Controlling insurers, 38a–91b
- Convention center facilities, 32–666(c)
- Credit life, accident and health insurance
  - Allowable amount of insurance, 38a–648
  - Appeals, 38a–657
  - Applicability, 38a–645
  - Authorized insurers, policies to be delivered or issued by, 38a–653
- Claims, processing
  - Insurer or representative only to settle or adjust, 38a–654(c)
  - Payment, 38a–654(b)
  - Reporting, 38a–654(a)
  - Settlement, 38a–654(a)
- Consumer leases, 42–404
  - Charges, limitations, 42–414
- Debtor, option to furnish insurance, 38a–655
- Definitions, 38a–646
- Enforcement, 38a–656
- Forms of insurance, 38a–647
- Insurance producers--*See also* Producers, this heading.
  - Lines of authority, 38a–702f
- Limited line producers, nonresidents, licenses and permits, 38a–702g
- Notices, applications, endorsements, riders
  - Disapproval of form, 38a–651(b)
  - Filing with commissioner, 38a–651(a)
  - Notice of disapproval, 38a–651(c)
  - Withdrawal of approval, 38a–651(d), 38a–651(e)
- Penalties for violations, 38a–658
- Plain language law, applicability to, 38a–299
- Policies or certificates
  - Application for or notice of proposed insurance, delivery, 38a–650(d)
  - Contents, 38a–650(b)
  - Delivery to debtor, 38a–650(a)
  - Delivery when indebtedness incurred, 38a–650(c)
  - Disapproval
    - Form, of, 38a–651(b)
    - Notice, 38a–651(c)
  - Filing with commissioner, 38a–651(a)
  - Regulations for approval, 38a–651(b)
  - Withdrawal of approval, 38a–651(d), 38a–651(e)

## Rates

Credit transaction law, not affected, 38a-652(e)

Creditor's charge for insurance, 38a-652(d)

Filing with commissioner, 38a-652(a)

Policy or certificate not issued, 38a-652(c)

Refunds, 38a-652(b)

Referrals, rebate or discount for; prohibition, 42-415

Regulations, 38a-656

Small loan lenders, 36a-566

Term of insurance, 38a-649

Credit transactions, bank holding companies or lending institutions, purchase of insurance as condition to approval of transaction

Bank selling annuities or life insurance, requirements, disclosures, prohibited acts, 38a-775

Criminal provisions, fraud, 53a-215(a)

Crop damage, 38a-305

Cyclone damage, 38a-305

Deferred compensation plan, 7-264a, 7-464a

## Definitions

Accredited state, 38a-91(1)

Affiliate or affiliated, 38a-1(1)

Alien insurer, 38a-1(2), 38a-1(11)(A)

Annuities, 38a-1(3)

Captive insurer, 38a-91(2)

Commissioner, 38a-1(4)

Control, 38a-91(3)

Controlled by or under common control with, 38a-1(5)

Controlled insurer, 38a-91(4)

Controlling producer, 38a-91(5)

Domestic insurer, 38a-1(6), 38a-1(11)(B)

Foreign country, 38a-1(7)

Foreign insurer, 38a-1(8), 38a-1(11)(C)

Health insurance plan, 38a-476

Insolvency or insolvent, 38a-1(9)

Insurance, 38a-1(10)

Insured, 38a-1(12)

Insurer, 38a-1(11)

Investments by insurers, 38a-102b

Licensed insurer, 38a-91(6)

Life insurance, 38a-1(13)

Managing general agents, 38a-90a

Mandated health benefits, 38a-21

Medicare supplement policy, 38a-495b

Mutual insurer, 38a-1(11)(D)

Nonadmitted insurer, 38a-1(11)(E)

Person, 38a-1(14)

Policy, 38a-1(15)

Preexisting conditions provision, 38a-476

Producer, 38a-91(7)

Risk-based capital, 38a-72(d)

State, 38a-1(16)

Subsidiary, 38a-1(17)

- Total adjusted capital, 38a–72(d)
- Unauthorized insurer, 38a–1(11)(E), 38a–1(18)
- United states, 38a–1(19)
- Delinquency proceedings--*See* INSURERS REHABILITATION AND LIQUIDATION ACT.
- Denial, consumer credit reports, security freezes, 36a–701a(j)
- Dental care--*See* Health insurance, this heading, *at* Consumer dental health plans.
- Dental hygienists, professional liability insurance, 20–126x
- Dental surgery, coverage under health insurance, 38a–491a
  - Group policies, 38a–517a
- Derivative financial transactions, 38a–102(f)
- Directorate, interlocking, 38a–149
- Disclaimer of affiliation, 38a–135(j)
- Disclosure--*See* Insurance Information and Privacy Protection Act, this heading.
- Discontinuance of line of insurance, notice of intent to commissioner, 38a–44
  - Inapplicable to life insurance policies or annuity contracts, 38a–44
- Discrimination
  - Life insurance--*See* Life insurance, this heading.
  - Motor vehicle insurance declined, canceled or not renewed on basis of, 38a–358
- Displaced workers, hiring, tax credit, 12–217hh
- Dividend, extraordinary, 38a–136
- Domestic insurance company
  - Acquisition of control of, limited, 38a–130
  - Annual report, 38a–53(a)(1)
  - Audited financial reports, annual filing required, 38a–54(a)
  - Change of location, 38a–58
  - Change of name, 38a–59
  - Charitable contributions, 38a–64
  - Definition of domestic insurer, 38a–1(6), 38a–1(11)(B)
  - Expenditures of insurance department, payment of, 38a–47, 38a–48
  - Financial statements, filing of, audited financial reports, annual filing of, 38a–54(a)
  - Investments--*See* Investments by insurers, this heading.
  - Merger or consolidation, 38a–153
  - Redemption of shares, 38a–148
  - Reinsurance, credit allowed domestic ceding insurer, 38a–85
    - Qualified united states financial institutions, 38a–87
    - Reduction from liability for reinsurance ceded by domestic insurer to assuming insurer, 38a–86
    - Regulations, adoption of, 38a–88
    - Reinsurance agreements affected, 38a–89
- Securities required by other states
  - Receiver, securities delivered to, 38a–84
  - State treasurer, deposited with, 38a–83
- Stock of other companies, acquisition of, 38a–146
- Taxation--*See* INSURANCE COMPANIES, HOSPITAL AND MEDICAL SERVICES CORPORATIONS TAXES, *at* Domestic insurance companies.
- Transfer of domicile, 38a–58a
- Domicile in different state than administrative offices, effect of, 38a–41(a)
- Electronic transmission of forms and rate documents, 38a–8(e)
- Emergency management plan
  - Adoption, 38a–60(a)
  - Provisions, 38a–60(c)
    - Plan not adopted, 38a–60(b)

- Employee benefit plan, funding agreements by domestic life insurance companies, 38a-459
- Endowment policies, transfers to minors, investment, 45a-558i(c)
- Escheat of property deemed abandoned, 3-58a, 3-59a(d)
- Escrow accounts, interest on, 49-2a
- Examinations
  - Appeal from assessment, 38a-52
  - Costs of examination or valuation, assessment, 38a-51
  - Fraternal benefit societies and foreign or alien companies to reimburse state for costs of, 38a-49
- Expenditures of insurance department, assessment of domestic insurance companies for, 38a-47, 38a-48
- Explosions, insurance for, 38a-305
- Extended warranty providers, 42-260(d)
  - Unfair practices, 38a-816(17)
- False statement of assets, prohibited, 38a-828
- Family violence victim, refusing to insure as unfair practice, 38a-816(18)
- Federal riot reinsurance reimbursement fund--*See* Riot reinsurance reimbursement fund, this heading.
- Fees, paid to commissioner, 38a-11
- Fictitious grouping for insurance purposes prohibited, 38a-827
- Financial guaranty insurance corporations
  - Acceleration of payments prohibited, 38a-92n
  - Applicability of law, 38a-92
  - Contingency reserves, 38a-92c
  - Definitions, 38a-92a
  - Disclosures in prospectus or other offering document, 38a-92f
  - Exceeding limitations
    - Exposure reduction plan, 38a-92k
    - Hearing, 38a-92k
    - Notice to commissioner, 38a-92k
    - Order requiring corporation to cease transaction of new business, 38a-92k
    - Order to show cause issued by commissioner, 38a-92k
  - Forms, filing with commissioner, 38a-92n
  - Insolvency of insurer, coverage exclusion by Connecticut insurance guaranty association, 38a-92n
  - Maintenance of capital, surplus, and contingency reserves, 38a-92i
  - Minimum policy provisions, 38a-92n
  - Net liability, 38a-92i
  - Obligations, 38a-92i
  - Other licensed insurer transacting financial guaranty insurance, applicability of law, 38a-92l
  - Permissible guaranties, 38a-92g
  - Records, 38a-92h
  - Reinsurance, 38a-92b
    - Credit as asset or reduction from liability, 38a-92m
  - Reserves against unpaid losses and loss expense, 38a-92d
  - Single risk limits, 38a-92j
  - Unearned premium reserves, 38a-92e
- Financial requirements
  - Accounting procedures and practices, 38a-70
  - Annuity contracts, ascertainment of reserves for, 38a-78
  - Domestic ceding insurer, credit allowed for reinsurance, 38a-85
    - Qualified United States financial institutions, 38a-87
    - Reduction from liability for reinsurance ceded by domestic insurer to assuming insurer, 38a-86
  - Regulations, adoption of, 38a-88
  - Reinsurance agreements affected, 38a-89

Licensing, requirements for

- Alien property, marine or casualty insurance, 38a-72(c)
- Casualty insurance company, 38a-72(a)
- Life insurance company, 38a-72(a)
- Property insurance company, 38a-72(a)
- Risk-based capital, reasonable relationship to total adjusted capital, 38a-72(d)
- Surplus funds, reasonable relationship to liabilities, 38a-72(d)
- Transaction of multiple forms of insurance, 38a-72(b)

Life insurance company

- Real estate, improvement of, 38a-82
- Sale of property taken for debts, 38a-81
- Valuation of reserve, 38a-77

Life insurance policies, ascertainment of reserves for, 38a-78

Minimum capital and surplus requirements

- Definitions, 38a-71(a)
- Qualified assets, maintenance required, 38a-71(b)

Minimum valuation standards, 38a-70

Premium reserve for health, accident and liability business, 38a-80

Pure endowment contracts, ascertainment of reserves for, 38a-78

Reserves, 38a-76

- Financial guaranty insurance corporations, 38a-92d

Residual value, property casualty, and life reinsurance capital and surplus, 38a-72

Risk-based capital levels, regulations, 38a-72(d)

Risks, limitation of, 38a-73

Scope of provisions, 38a-69

Securities

- Receiver, delivered to, 38a-84
- Required by other states, deposited with state treasurer, 38a-83

Trusted surplus, estimation of, 38a-74

Financial statements, filing of, 38a-53(c), 38a-53(d)

Annual statement convention blank, 38a-53a

Audited financial reports, annual filing of, 38a-54(a), 38a-54(b)

- Regulations, adoption of, 38a-54(c)

Confidentiality, 38a-69a(a)

Late filing fee, 38a-53(e)

Reserve liabilities, certification of, 38a-53(f)

Financing of premiums--*See* Insurance premium finance companies, this heading.

Fire insurance

Arson for purpose of collecting insurance proceeds, 53a-111

Assigned risk plan for fire and casualty insurance, 38a-329(a)

- Refund of unearned premium downpayment, 38a-329(b)

Binders for temporary insurance, 38a-309(b)

Combination standard form, 38a-310

Conditions to be stated in body of policy, 38a-314

Extended coverage endorsements, 38a-311

Financial requirements for licensing companies, 38a-72(c)

Fire losses

- Confidentiality of information, 38a-318(d)
- Effective date of law re, 38a-318(i)
- Fire marshal or insurance commissioner
  - Authorized agency, as, 38a-318(f)

- Information furnished to, 38a–318(a), 38a–318(b)
- Testimony in action against company, 38a–318(e)
- Limitation on company's liability, 38a–318(c)
- Release of information, 38a–318(h)
- Fire, liability and allied lines underwriting facility, 38a–328
- Joint underwriting association, 38a–329
- Lien on proceeds of--*See* LIENS, *at* Insurance.
- Mobile home owner eligible for homeowners policy, when, 38a–317
- Other states, form of policies in, 38a–315
- Powers of companies, additional, 38a–305
- Renewal certificates, 38a–312
- Replacement insurance, 38a–313
- Standard form of fire insurance policy
  - Aircraft physical damage insurance, not included, 38a–308(c)
  - Automobile physical damage insurance, not included, 38a–308(c)
  - Cancellation, 38a–308(d)
  - Combination form, 38a–310
  - Contents, 38a–307
  - Designation, 38a–306
  - Fire and other coverage combined, 38a–308(b)
  - Inland marine insurance, not included, 38a–308(c)
  - Printing and paper, 38a–306
  - Use, 38a–308(a)
- Supplemental contracts, forms, 38a–311
- Temporary insurance, 38a–309(a)
- Terrorism exclusion, 38a–307a
- Fireworks displays, 29–359
- Fishing instructors, 26–31a(b)
- Flood damage, 38a–305
  - Common interest communities, 47–255(a)
- Foreign country, defined, 38a–1(7)
- Foreign insurance companies
  - Annual report, 38a–53(b)
  - Audited financial reports, annual filing required, 38a–54(b)
  - Conserving property of, 38a–952
  - Definition of foreign insurer, 38a–1(8), 38a–1(11)(C)
  - Examination costs, reimbursement of state for, 38a–49
  - Financial statements, filing of, audited financial reports, annual filing of, 38a–54(b)
  - Insurance commissioner, receiver for, 38a–953(e)
    - Claims paid by, 38a–953(f)
  - Investments, 38a–102g
  - Life insurance, valuation of reserve, 38a–77
  - Liquidation of, 38a–952(d), 38a–953
    - Order for, 38a–953(a), 38a–953(b), 38a–953(c)
  - Liquidator, appointment of, 38a–953(d)
  - Merger or consolidation with domestic insurance company, 38a–153
  - Prohibition from transacting business, 38a–43
  - Taxation--*See* INSURANCE COMPANIES, HOSPITAL AND MEDICAL SERVICES  
CORPORATIONS TAXES, *at* Nonresident insurance companies.
  - Transfer of domicile to state, 38a–58a
  - Valuation costs, reimbursement of state for, 38a–50



Formation of companies, certificate authorizing, commissioner to issue, 38a-41a(a)

Costs, payment of, 38a-41a(b)

Forms, standardized claim forms, 38a-477

Fraternal benefit societies

Agents

Definition, 38a-764(a)

Licensing

Acting without license, 38a-764(b)

Documents filed with commissioner, 38a-800(b)

Filing fee, 38a-800(b)

Issuance of license, 38a-800(b)

Renewal of license, 38a-800(b)

Required, 38a-800(a)

Revocation or suspension of license, 38a-800(d)

Term of license, 38a-800(b)

Termination of appointment, filing of statement with commissioner, 38a-800(c)

Written examination not required, 38a-800(b)

Payment of commission or compensation to, 38a-764(c)

Requirements for, 38a-764

Alien societies, licensing of, 38a-601

Suspension or revocation of license, 38a-603

Annual report

Deferred payments due, present value, 38a-614(6)

Failure to file statement, 38a-614(8)

Financial statement

Filed with commissioner, 38a-614(1)

Filed with NAIC, 38a-614(1), 38a-614(2)

Reserves, 38a-614(5)

Standards of valuation, 38a-614(7), 38a-614(9)

Synopsis of statement mailed to members, 38a-614(3)

Valuation of certificates, 38a-614(4)

Articles of incorporation, amendment, 38a-606

Assets

Expenses, proportion to be used for, 38a-612

Use of, 38a-612

Attachment, money or benefits not liable to, 38a-637

Attorney General, petition for injunction, 38a-621

Beneficiaries, 38a-636

Determination, marriage laws, effect, 38a-624a

Benefit certificate, 38a-638

Commissioner, approval by, 38a-639(a)

Forms, subject to approval by commissioner, 38a-640

Provisions

Prohibited, 38a-639(c)

Required, 38a-639(b)

Regulations, 38a-640

Benefit members, 38a-609

Benefits

Additional, from special account, 38a-632

Attachment, not liable to, 38a-637

Nonforfeiture benefits, 38a-634

- Officers and members not liable for, 38a–635
- Types authorized, 38a–631
- Cash surrender values, 38a–634
- Certificate loans, 38a–634
- Children, insurance and branches for, 38a–633
- Consolidation, 38a–608
- Constitution
  - Absolute authority, may be, 38a–607
  - Adoption of, 38a–598
  - Amendment, 38a–606
- Definitions, 38a–595
- Discrimination prohibited, 38a–623
- Domestic society
  - Consolidation or merger, 38a–608
  - Governing body, meeting, 38a–605
  - Principal office, 38a–605
- Examination of societies
  - Domestic society, 38a–616
  - Foreign or alien societies, 38a–617
  - Statement affecting status of society prohibited pending answer of society, 38a–618
- Exempt societies, 38a–625
- Exemption from insurance laws, 38a–624
- False statements, prohibited, 38a–622
- Financial statements, filing
  - Audited reports, annual filing of, 38a–54(a), 38a–54(b)
  - Other basis, 38a–615(b)
  - Quarterly basis, 38a–615(a)
- Foreign society, licensing, 38a–601
  - Suspension or revocation of license, 38a–603
- Funeral benefits, 38a–636
- General or social members, 38a–609
- Hypothecation of assets, 38a–55
- Incorporation, 38a–598
- Injunction or quo warranto action against domestic society, 38a–620
- Institutions for benefit of members, maintenance of, 38a–610
- Insurance commissioner
  - Annual report, filed with, 38a–614
  - Articles of incorporation, amendment, 38a–606
  - Benefit certificate, approved by and filed with, 38a–638
  - Certificates, filed with, 38a–640
  - Domestic society, examination of, by, 38a–616
  - Financial statements, filed with, 38a–615
  - Incorporation, 38a–598
  - Injunctions issued, when, 38a–620
  - Investigative powers, 38a–616, 38a–617
  - Nonresident societies, licensing, 38a–603
  - Review of decisions, 38a–619
- Investments, 38a–613
- Laws
  - Absolute authority, may be, 38a–607
  - Adoption of, 38a–598

- Amendment, 38a–606
- Licensing, 38a–601, 38a–602, 38a–603
- Loans
  - Certificate, 38a–634
  - Interest rate on, 38a–444
- Lodge system, societies operating on, 38a–596
- Long-term care policies, 38a–501
- Maintenance of institutions for benefit of members, 38a–610
- Marriage laws, effect, 38a–624a
- Medical service corporation law, not to affect, 38a–223
- Medicare supplement insurance policy
  - Age factors prohibited, 38a–473
  - Community rate basis for premiums
    - Age factors prohibited, 38a–495c
    - Gender factors prohibited, 38a–495c
  - Expense factors, 38a–473
  - Gender factors prohibited, 38a–473
  - Prepaid premiums, refunds, 38a–495d
  - Previous claims history and medical condition factors prohibited, 38a–473
  - Rate changes, procedure, 38a–474
    - Age factors prohibited, 38a–474
    - Gender factors prohibited, 38a–474
    - Previous claims history or medical condition factors prohibited, 38a–474
- Merger or consolidation, 38a–608
- Misrepresentations, false statements prohibited, 38a–622
- Money or other benefits not liable to attachment, 38a–637
- Nonforfeiture benefits, 38a–634
- Penalties for violations, 38a–626
- Permanent certificate, 38a–598
- Pharmacy benefits managers, registration, exemptions, 38a–479bbb(d)
- Preliminary certificate, 38a–598
- Principal office, 38a–605
- Producer's license, not required, 38a–705
- Prohibited practices, 38a–626
- Provision of insurance, marriage laws, effect, 38a–624a
- Rebates prohibited, 38a–623
- Receivership, 38a–620
- Regulations for contract approval, 38a–640
- Reinsurance, 38a–611
- Representative form of government, 38a–597
- Reserves, 38a–614
- Societies existing on January 1, 1958, rights and powers, 38a–599
- Superior court review, decisions of commissioner subject to, 38a–619
- Tax exemption, 38a–604
- Unincorporated association prohibited from transacting business, 38a–600
- Valuation costs, reimbursement of state for, 38a–50
- Voluntary association prohibited from transacting business, 38a–600
- Workers' compensation, officers not covered, when, 31–275c

Fraud

- Classification, 53a–215(d)
- Criminal provisions, 53a–215

- Definition, 53a–215(b), 53a–215(c)
- Health insurance, post claim, cancellation, rescission, or limitation of policy after effective date, approval, 38a–477b(b)
- Life settlements, 38a–4651
- Motor vehicle claims, disclosure of information re, 38a–356(a), 38a–356(b)
- Fraudulent transfers--*See* INSURERS REHABILITATION AND LIQUIDATION ACT, *at* Fraudulent transfer, and Preferences and voidable liens.
- General penalty, 38a–2
- Group insurance
  - Health insurance--*See* Health insurance, this heading.
  - Insurance information, disclosure to policyholder, 38a–988(14)
  - Life--*See* Life insurance, this heading.
  - Medicare eligibility, reduction of coverage because of prohibited, 46a–60(b)
  - Municipal employees, for, 7–464
  - Plain language law, applicability to, 38a–299
  - Plant relocations, closing and layoffs, continuation of group health insurance for affected employees, 31–51o
  - Trustee to receive proceeds of, 45a–471
- Guaranty Association Act--*See also* Life and Health Insurance Guaranty Association Act, this heading.
  - Accounts of association, 38a–839
  - Annual report, 38a–847
  - Application of chapter, 38a–837
  - Assessments, offset against premium tax liability, 38a–841
  - Assignment of rights under policy, 38a–844(a)
  - Association rights in proceedings in which insolvent insurer is party, 38a–851
  - Board of directors, 38a–840
  - Claims recoverable from more than one association, 38a–845(b)
  - Creation of association, 38a–839
  - Definitions, 38a–838
  - Detection of insured insolvencies, 38a–846
  - Examination by commissioner, 38a–847
  - Exhaustion of rights under policy prior to claim against association, 38a–845(3), 38a–845(a)
  - Fees, 38a–848
  - Function of association, 38a–839
  - Insolvent insurers, 38a–843
    - Proceedings in which a party, 38a–851
- Insurance commissioner
  - Appeals from decisions, 38a–843
- Associations
  - Examined and regulated by, 38a–847
  - Plans of operation
    - Approval of, 38a–842(a)(i)
    - Regulations, adopted by, 38a–842(a)(2)
- Insolvent insurers
  - Actions against, 38a–843
  - Detection and prevention, 38a–846
  - Liability, for actions, 38a–850
  - Regulations, promulgated by, 38a–853
- Membership, 38a–839
- No liability for action taken in performance of powers and duties, 38a–850
- Nonprofit corporation serving elderly, no right to recovery from, 38a–844(d)

- Obligations, 38a–841
- Plan of operation, 38a–842
- Powers and duties, 38a–841
- Preservation of rights of association, 38a–844(c)
- Prevention of insured insolvencies, 38a–846
- Proceedings in which insolvent insurer is party, 38a–851
- Receiver or liquidator bound by settlements, 38a–844(b)
- Recovery, right to, 38a–844(d)
- Regulation by commissioner, 38a–847, 38a–853
- Short title, 38a–836
- Statement filed with receiver or liquidator, 38a–844(c)
- Taxes, 38a–848
- Unfair trade practice, prohibited, 38a–852
- Hartford insurance and financial services export zone--*See* INSURANCE AND FINANCIAL SERVICES EXPORT ZONE.
- Hazardous waste facilities, 22a–122(d)
- Health benefit review program, 38a–21
- Health care centers--*See* HEALTH CARE CENTERS.
- Health insurance--*See also* Comprehensive health care plans, this heading.
  - Adopted children, coverage, 38a–508, 38a–549
  - Age
    - Discrimination in group coverage prohibited, 38a–543
    - Limitation in individual policy, 38a–487
  - Alcoholism, treatment for, 38a–533
  - Ambulance services
    - Direct payment to provider, 38a–498(b), 38a–525(b)
    - Mandatory coverage, 38a–498(a), 38a–525(a)
    - Volunteer, municipal employees, same plan as, 7–464
  - Amino acid preparations, treatment of inherited metabolic disease, prescriptions, 38a–492c, 38a–518c
  - Appeals, 38a–477b(b)
  - Applications for individual policy
    - Alterations, 38a–485(b)
    - Copy to be part of new policy or to be furnished with renewal, 38a–485(a)
    - False statements, 38a–485(c)
    - Medical loss ratio, 38a–477c
  - Assignment of insurance proceeds
    - Insurers prohibited from imposing requirements denying or limiting, 38a–472
    - To doctor, hospital or state agency, 38a–472
  - Autism spectrum disorder therapies, coverage
    - Group health insurance, 38a–514b
    - Individual health insurance, 38a–488b
  - Behavioral therapy, coverage
    - Autism spectrum disorders
      - Group health insurance, 38a–514b
  - Benefit requirements, notice by commissioner, 38a–477a
  - Birth control prescriptions, 38a–503e
  - Birth-to-three program, coverage for, 38a–490a, 38a–516a
  - Blood lead screening and risk assessment, mandatory coverage
    - Group policy, 38a–535(b)
    - Individual policy, 38a–490d
  - Blue ribbon health care plans

- Compensation of producers, 38a–567
- Connecticut small employer health reinsurance pool
  - Administration of pool, plan for, 38a–569(a)
  - Board
    - Membership of, 38a–569(a)
    - Voting rights, 38a–569(a)
  - Criminal or civil actions against pool or its members, 38a–569(f)
  - Eligibility for reinsurance, 38a–569(b)
  - Establishment, 38a–569(a)
  - Meeting, 38a–569(a)
  - Membership, 38a–569(a)
  - Net loss, 38a–569(e)
  - Powers and authority, 38a–569(a)
  - Premium rates for reinsurance, 38a–569(c), 38a–569(d)
- Coverage under small employer plans and arrangements
  - Certification of compliance with approved plan, 38a–568(a)
  - Coverage not extended to certain groups, 38a–568(c)
  - Establishment of form and level of coverages, 38a–568(a)
  - Groups containing only one member, proof of self-employment, 38a–568(e)
  - Issuance, 38a–568(b)
  - Offer to employers, 38a–567, 38a–568(b), 38a–568(d)
- Definitions, 38a–564
- Denial of coverage, 38a–567
- Disclosure of rating practices, 38a–567
- Exclusion of eligible employees or dependents, prohibited, 38a–567
- Group plans, premium rates, 38a–567
- Health reinsurance association, issuance of special health care plans
  - Individual plans, 38a–571
  - Small employers, to, 38a–570
- Low income persons, requirement to provide service to, 38a–572
- Notice of reinsurance with pool, 38a–567
- Part-time employees, premium quotes for coverage, 38a–567
- Pregnancy, 38a–567
- Premium rates, 38a–567
- Prohibited activities, 38a–567
- Provisions of small employer plans and arrangements, 38a–567
- Regulations, 38a–567
- Renewability of plan or arrangement, 38a–567
- Self-employed small employers, denial of coverage, 38a–567
- Small employer exception, premium rates, 38a–567
- Special health care plans
  - Certification of compliance with approved plan, 38a–565(a)
  - Cost containment features, 38a–565(a)
  - Eligibility, 38a–565(b)
  - Establishment, 38a–565(a)
  - Health reinsurance association, issuance by
    - Individual plans, 38a–571
    - Small employers, to, 38a–570
  - Individual plans, 38a–565(c)
  - Issuance, 38a–565(b)
  - Offer to employers, 38a–565(b), 38a–567

- Standardized underwriting forms, 38a–574
- Taxation, plans or arrangements subject to, 38a–566
- Validity of separate provisions, 38a–573

#### Breast cancer

- High-risk patients, comprehensive ultrasounds
  - Group health insurance, 38a–530
  - Individual health insurance, 38a–503
- Mastectomy coverage, 38a–530d
- Reconstructive breast surgery, coverage, 38a–542
- Survivors of, mandatory coverage for, 38a–503a, 38a–530a

Cancellation, post claim underwriting, restrictions, 38a–477b

#### Cancer

Breast cancer--*See* Breast cancer, this subheading.

Clinical trials, 38a–504a

- Billing, prohibitions, 38a–504e

- Coverage criteria, 38a–504b

- Forms, 38a–504f

- Patients

  - Eligibility, 38a–504c, 38a–542c

  - Routine patient care costs, 38a–504d

- Policies, approval, 38a–504g, 38a–542g

- Orally administered medications, 38a–504(d), 38a–542(d)

Charter Oak health plan, 17b–311

#### Children

Adopted children, coverage, 38a–508, 38a–549

Comprehensive health care plans, eligibility, 38a–554(a), 38a–554(b)

Court ordered coverage, requirements, 38a–497a

Craniofacial disorder orthodontics, coverage, 38a–490c, 38a–516c

Dissolution of marriage, 46b–84(f)

- National Medical Support Notice, 46b–84(f), 46b–88

Enrollment in parent's health plan, requirements, 38a–497a

IV-D support cases, 46b–215(a)

- National Medical Support Notice, 46b–84(f), 46b–88, 46b–171(a), 46b–215(a)

#### Hearing aids

- Group policies, 38a–516b

- Individual policies, 38a–490b

Individual coverage through noncustodial parent

- Insurer's duties to custodial parent, 38a–497a

Individual hospital or medical expense policy, termination of coverage for, 38a–497

Mentally or physically handicapped

- Birth-to-three program, 38a–490a, 38a–516a

- Continuation of coverage, 38a–489, 38a–515

Neuropsychological testing for cancer patients, coverage

- Group health insurance, 38a–516d

- Individual health insurance, 38a–492l

Newborns, policy for, 38a–490, 38a–516

Preventive pediatric care, mandatory coverage for, 38a–535

Stepchildren, coverage, 38a–497

Termination of coverage in individual policies, 38a–497

Well-baby care, 38a–535

Chiropractors, coverage for services performed by, 38a–507, 38a–534

## Claims

- Cancellation, rescission, or limitation of policy, after effective date

  - Appeals, 38a-477b(c)

  - Approval, application for, 38a-477b(b)

  - Regulations, 38a-477b(d)

  - Restrictions, 38a-477b(a)

- Forms, standardized claim forms, 38a-477

- Colorectal cancer screening, 38a-492k

- Comprehensive rehabilitation services, group coverage for, 38a-523

- Connecticut clearinghouse, 38a-556a

- Connecticut Uniform Electronic Transactions Act, exception, 1-268

- Consumer dental health plans, 38a-577 to 38a-590

  - Annual report of dental plan organization, filing with insurance commissioner, 38a-585

  - Appeal from commissioner's action, 38a-14ss(f)

  - Application for certificate of authority, 38a-578

  - Cease and desist order, 38a-587(e)

  - Certificate of authority, 38a-578

    - Application, 38a-578

    - Disapproval, 38a-579(b)

    - Issuance, 38a-579(a)

    - Providing to enrollee, 38a-581

    - Renewal, 38a-579(c)

    - Suspension or revocation, 38a-587

  - Civil penalty, 38a-588

  - Complaint system of dental plan organization, 38a-584

  - Confidential records, 38a-589(b)

  - Deceptive evidence of coverage, 38a-586(a)

  - Definition, 38a-577

  - Estimate of reimbursement for specific procedures, policy issuer to provide, 38a-472c

  - Evidence of coverage, 38a-581

  - Expenses of examination, liability, 38a-583

  - False advertising, 38a-586

  - Fee

    - Filing application for certificate of authority, 38a-578

    - Renewal of certificate of authority, 38a-579(c)

  - Hearing

    - Cease and desist order, 38a-587(e)

    - Suspension or revocation of certificate of authority, 38a-587(b)

  - Private records, 38a-589(b)

  - Public records, 38a-589(a)

  - Records and books of dental plan organization, investigation, 38a-583

  - Regulations, 38a-590

  - Schedule of charges, approval, 38a-582

  - Surgical inpatient services, 38a-491a

  - Surplus required for dental plan organization, 38a-580

  - Terms "assurance," "insurance," "casualty," etc., use, 38a-586(b)

  - Violations, penalty, 38a-588

- Consumer education outreach program, 38a-472d, 38a-478n

- Contraceptive prescriptions, 38a-503e

- Contracts of remuneration with producer, 38a-42

- Controlled drugs, accidental ingestion or consumption, coverage for, 38a-492, 38a-518



- Cost sharing policies or contracts, 38a–476c
- Critical access hospital services, 38a–498b
- Cystic fibrosis, special foods and products, coverage
  - Group policies, 38a–518c
  - Individual policies, 38a–492c
- Definitions, 38a–469
- Denial of coverage
  - Group policies
    - Notice, right to contact health care advocate office, 38a–513a
    - Time limits, 38a–483b
  - Individual policies
    - Notice, right to contact health care advocate office, 38a–483b
    - Time limits, 38a–483b
- Dental health plans--*See* Consumer dental health plans, this subheading.
- Dental surgery, 38a–491a
- Dentists
  - Assignment of benefits, 38a–491b, 38a–517b
  - Coverage for certain services, 38a–491, 38a–517
- Dependent, defined, foster parent families, 5–259(f)
- Diabetes testing and treatment, 38a–492d, 38a–492e
  - Group insurance, 38a–518d
- Disability income protection, group policies
  - Long-term coverage, disclosure of offset, 38a–519(b), 38a–519(c)
  - Offset proviso, prohibition, 38a–519(a)
- Disabled persons, subsidized nongroup health insurance product for
  - Authority of social services commissioner to contract with insurers, 17b–611(a)
  - Benefits provided, 17b–611(b)
  - Outreach program, establishment of, 17b–611(c)
  - Regulations, adoption of, 17b–611(d)
- Discrimination, 38a–488
  - Genetic information, based on, 38a–816(19)
- Early intervention services, medically necessary, 38a–490a, 38a–516a
- Elevated blood alcohol level, denial of coverage prohibited
  - Group health insurance, 38a–525c
  - Individual health insurance, 38a–498c
- Enrollment of child in parent's health plan, requirements, 38a–497a
- Enrollment of HUSKY plan recipients, federal law waivers, 17b–261h
- Epidermolysis bullosa, wound care supplies, coverage
  - Group policies, 38a–518m
  - Individual policies, 38a–492n
- Executions, exempt from, 52–352b(e)
- Experimental treatments
  - Consumers, appeals, 38a–483c(c)
  - Coverage, 38a–483c(a)
  - Medical efficacy review, 38a–483c(d)
  - Prohibitions, 38a–483c(b)
- Eye drops, prescriptions, renewal, coverage
  - Group policies, 38a–518l
  - Individual policies, 38a–492m
- Form of policy, 38a–482
- Foster parent families, 5–259(f)

## Fraud

- Actions by insurers, 53–444
- Confidential information, disclosure, 53–445(c)
- Definitions, 53–441
- Intent to defraud, 53–442
- Investigation, referral for prosecution or discipline; confidentiality, 53–445(b)
- Misleading information, 53–442
- Order of restitution, 53–443
- Penalties, 53–443
- Report of
  - Commissioner, to, 53–445(a)
  - Insurance commissioner, to General Assembly, 38a–12(b)
  - Libel or slander, immunity from liability, 53–445(c)
- Title of act, 53–440 to 53–443

Genetic information, discrimination based on, 38a–816(19)

Gross income, optional exclusion from, 31–51uu

Group policies, 5–259

- Adopted children, coverage, 38a–549
- Age discrimination, 38a–543
- Alcoholism treatment, 38a–533
- Ambulance services
  - Direct payment to provider, 38a–525(b)
  - Mandatory coverage, 38a–525(a)
- Amino acid preparations, treatment of inherited metabolic disease, prescriptions, 38a–518c
- Applicability, 38a–512
- Application, medical loss ratio, 38a–477c
- Approval of policy forms, 38a–513
- Assignment of incidents of ownership, 38a–532
- Autism spectrum disorder therapies, coverage, 38a–514b
- Behavioral therapy, coverage, autism spectrum disorders, 38a–514b
- Benefit requirements, notice by commissioner, 38a–477a
- Birth control prescriptions, 38a–530e
- Birth-to-three program, coverage for, 38a–516a
- Breast cancer
  - High-risk patients, comprehensive ultrasounds, 38a–530
  - Mandatory coverage for survivors, 38a–530a
  - Reconstructive breast surgery, coverage, 38a–542
- Breast implants, removal, 38a–542
- Cancer
  - Clinical trials, 38a–542a
    - Billing, prohibitions, 38a–542e
    - Patients, eligibility, 38a–542c
    - Policies, approval, 38a–542g
    - Procedures, 38a–542b
    - Routine patient care costs, 38a–542d
  - Orally administered medications, 38a–542(d)

CAT scans, copayments, 38a–550(a)

## Children

- Blood lead screening and risk assessment, mandatory coverage, 38a–535(b)
- Court ordered coverage, requirements, 38a–497a
- Craniofacial disorder orthodontics, coverage, 38a–516c

- Cystic fibrosis, special foods and products, coverage, 38a–518c
- Enrollment in parent's health plan, requirements, 38a–497a
- Hearing aids, 38a–516b
- Inherited metabolic disease, special foods, coverage, 38a–518c
- Neuropsychological testing for cancer patients, coverage, 38a–516d
- Pediatric care, preventive, coverage for, 38a–535
- Well-baby care, 38a–535
- Chiropractic services, mandatory coverage for, 38a–534
- Claims data, disclosure to public employers, 38a–513f
- Colorectal cancer screening, coverage, 38a–518k
- Competitive selection, 5–259a
- Comprehensive rehabilitation services, coverage for, 38a–523
- Continuation of conversion and coverage benefits, 38a–546(a)
- Contraceptive prescriptions, 38a–530e
- Controlled drugs, accidental ingestion or consumption, of, 38a–518
- Craniofacial disorders, coverage, 38a–490c
- Cystic fibrosis, special foods and products, 38a–518c
- Denial of coverage
  - Notice, right to contact health care advocate office, 38a–513a
  - Time limits, 38a–483b
- Dental health plans
  - Alternative coverage option, 38a–545
  - Dental surgical services, 38a–517a
- Dentists, assignment of benefits, 38a–517b
- Diabetes self-management training coverage, 38a–518a
- Disability income protection coverage
  - Long-term coverage, disclosure of offset, 38a–519(b), 38a–519(c)
  - Offset proviso prohibited, 38a–519(a)
- Discontinuance of coverage, 38a–546
- Elevated blood alcohol level, denial of coverage prohibited, 38a–525c
- Emergency services, mobile field hospitals, coverage, 38a–525b
- Epidermolysis bullosa, wound care supplies, coverage, 38a–518m
- Eye drops, prescriptions, renewal, coverage, 38a–518l
- Forms, approval of, 38a–513
- Hearing aids, children, 38a–516b
- Home health care
  - Deductible, 38a–520(f)
  - Definitions, 38a–520(b), 38a–520(c)
  - Home health agency, provided by, 38a–520(c)
  - Hospital, defined, 38a–520(b)
  - Mandatory coverage, 38a–520(a), 38a–520(j)
  - Maximum benefits, 38a–520(h)
  - Multiple policies, 38a–520(i)
  - Nonmedical systems, recognized by, 38a–521
  - Number of visits, limitation on, 38a–520(e)
  - Scope of care, 38a–520(d)
- Hypodermic needles and syringes, coverage, 38a–518a
- Imaging services, copayments, 38a–550
- Infertility, coverage for, 38a–536
- Inherited metabolic diseases, special foods and products, 38a–518c
- Isolation care, mobile field hospitals, coverage, 38a–525b

- Layoff, continuation of coverage options, 38a–538
- Lead poisoning, blood lead screening and risk assessment, mandatory coverage, 38a–535(b)
- Leukemia, treatment of, 38a–542
- Limited coverage policies
  - Defined, 38a–513d(c)
  - Disclosure, 38a–513d(b)
  - Replacement of comprehensive plan with, prohibition, 38a–513d(a)
- Long-term care policies
  - Claims submitted or prepared with assistance of managed residential community, 38a–528(a)
  - Definitions, 38a–528(a)
  - Disclosures
    - Benefits and limitations, 38a–528(c)
    - Managed residential community, to, determination of eligibility, 38a–528(a)
  - Issuance of, restrictions on, 38a–528(b)
  - Modification or suspension of statutory provision, 38a–528(e)
  - Parties aggrieved by order of decision of commissioner, 38a–528(g)
  - Preexisting condition exclusion period, extension of, 38a–528(f)
  - Regulations, 38a–528(d)
- Lyme disease treatment, 38a–518h
- Mammography, mandatory coverage, 38a–530
- Mandatory coverage, blood lead screening and risk assessment, 38a–535(b)
- Maternity benefits
  - Continuation following termination of policy, 38a–547(a)
  - Mandatory minimum stay coverage, 38a–530c
- Medical necessity, definition of, standard provision, 38a–513c
- Medically necessary
  - Definition of, standard provision, 38a–513c
  - Early intervention services, 38a–516a
- Mental illness costs, benefits for, 38a–514
- Mentally retarded dependent children, continuation of coverage, 38a–515(a)
  - Proof of incapacity and dependency, 38a–515(b)
- Mobile field hospitals, coverage, 38a–525b
- MRI scans, copayments, 38a–550(a)
- Newborn infants, coverage for, 38a–516
- 9-1-1 emergency calls, preauthorization for prohibited, 38a–525a
- Notice of cancellation or discontinuation to covered employees, 38a–537
- Nurse practitioners, mandatory coverage for services of, 38a–526
- Obstetrician-gynecologists, direct access to, 38a–530b
- Occupational therapy
  - Benefits, 38a–524(b)
  - Coverage, 38a–524(b)
  - Definitions, 38a–524(a)
- Optional life insurance rider, 38a–513(c)
- Oral surgeons, assignment of benefits, 38a–517b
- Orthodontics, craniofacial disorders, coverage, 38a–516c
- Ostomy-related supplies, coverage, 38a–518j
- Pain management, coverage, 38a–518i
- Pediatric care, preventive, coverage for, 38a–535
- Physically handicapped dependent children, continuation of coverage, 38a–515(a)
  - Proof of incapacity and dependency, 38a–515(b)
- Physician assistants, mandatory coverage for services of, 38a–526

## Policy forms

- Approval by commissioner, 38a-531

- Requirements, notice by commissioner, 38a-477a

Preexisting condition coverage, 38a-547

Premium payments by employer, termination of employee, 38a-513e

Prescription drug coverage

- Birth control, 38a-530e

- Contraceptives, 38a-530e

- Drugs removed from formulary, 38a-518f

- Eye drops, renewal, 38a-518l

- Mail order pharmacies, 38a-544

Prostate cancer screening, 38a-518g

Renewed policies, 38a-546

Replacement of coverage, 38a-546

Required coverage for certain employees, 38a-531

Specified disease policies and riders, minimum standard benefits, 38a-513(d)

Spouses

- Coverage as both employee and dependent, allowance of, 38a-541

- Duplication of coverage, 38a-540

Standard provisions

- Definition of "medically necessary" or "medical necessity," 38a-513c

- Limited coverage policies, disclosure, 38a-513d

- Mobile field hospitals, coverage, 38a-525b

State procuring, 5-259

Subpoena of claims data received by public employer, notice to insurer, 38a-513f(f)

Substance abuse, treatment for, 38a-533

Termination of employee, premium payments by employer, 38a-513e

Termination of employment, continuation of coverage options, 38a-538

Termination of policy or contract due to insurer ceasing to offer health insurance, 38a-547

Tumors, treatment of, 38a-542

Veterans' home, mandatory coverage for services provided by, 38a-529

Well-baby care, 38a-535

Wig following chemotherapy, coverage, 38a-542

Work-related injuries, mandatory coverage for partners, sole proprietors and corporate officers, 38a-527

Wound care supplies, coverage, 38a-518m

Guaranty associations, exemption, 38a-837

Health and welfare fee, 19a-7j

Health benefit review program, 38a-21

Health equity commission--*See* HEALTH EQUITY COMMISSION.

Hearing aids, coverage for minors

- Group policies, 38a-516b

- Individual policies, 38a-490b

High deductible health plans

- Home health care coverage, deductible limits, exceptions, 38a-493(f), 38a-520(f)

HIPAA eligible individuals

- Defined, 38a-551

Preexisting condition coverage

- Compliance with federal law, 38a-476

- Health reinsurance association, comprehensive health care plan, exclusions or limitations based on preexisting conditions precluded, 38a-551

## Home health care coverage

- Benefits, maximum amount in policy, 38a–493(h), 38a–520(h)
- Care included, 38a–493(d), 38a–520(d)
- Coinsurance provisions, 38a–493(f)
- Coverage under more than one contract, which applies, 38a–493(i), 38a–520(i)
- Deductible, 38a–493(f), 38a–520(f)
- Definitions, 38a–493(b), 38a–520(b), 38a–520(c)
- Exhaustion of benefits, 38a–493(j)
- Group policies, 38a–520
- Home health agency, 38a–493(c), 38a–520(c)
- Mandatory coverage, 38a–493(a), 38a–520(a), 38a–520(j)

## Medicare

- Eligible persons, for, 38a–520(g)
- No coverage required for those eligible, 38a–493(g), 38a–520(g)
- Supplement policies, coverage for, 38a–522(c)

Nonmedical systems, recognized by, 38a–521

Recognized non-medical systems, care by, 38a–494

Visits, limitation on, 38a–493(e), 38a–520(e)

## Hypodermic needles and syringes, coverage, 38a–492a

- Group policies, 38a–518a

## Imaging services, copayments

- Group policies, 38a–550
- Individual health insurance, 38a–511

## Individual health insurance

- Adopted children, coverage, 38a–508
- Amino acid preparations, treatment of inherited metabolic disease, prescriptions, 38a–492c

## Application

- Approval of commissioner, 38a–481
- Copy to be part of new policy or to be furnished with renewal, 38a–485
- Medical loss ratio, 38a–477c

Autism spectrum disorder therapies, coverage, 38a–488b

Benefit requirements, notice by commissioner, 38a–477a

Birth-to-three program, coverage for, 38a–490a

## Breast cancer

- High-risk patients, comprehensive ultrasounds, 38a–503
- Survivors, mandatory coverage for, 38a–503a

## Cancer

- Clinical trials, coverage, 38a–504a
- Orally administered medications, 38a–504(d)

CAT scans, copayments, 38a–511(a)

## Children

- Blood lead screening and risk assessment, mandatory coverage, 38a–490d
- Craniofacial disorder orthodontics, coverage, 38a–490c
- Cystic fibrosis, special foods and products, coverage, 38a–492c
- Hearing aids, coverage, 38a–490b
- Inherited metabolic disease, special foods, coverage, 38a–492c
- Neuropsychological testing for cancer patients, coverage, 38a–492i
- Stepchildren, coverage, 38a–497
- Termination of coverage, 38a–497

Chiropractors, coverage for services performed by, 38a–507

Colorectal cancer screening, 38a–492k

- Controlled drugs, coverage for accidental ingestion or consumption, 38a–492
- Craniofacial disorders, coverage, 38a–516c
- Cystic fibrosis, special foods and products, 38a–492c
- Denial of coverage
  - Notice, right to contact health care advocate office, 38a–483b
  - Time limits, 38a–483b
- Dentists, coverage for services performed by, 38a–491
- Discrimination, 38a–488
- Early intervention services, medically necessary, 38a–490a
- Elevated blood alcohol level, denial of coverage prohibited, 38a–498c
- Emergency services, mobile field hospitals, coverage, 38a–498b
- Epidermolysis bullosa, wound care supplies, coverage, 38a–492n
- Eye drops, prescriptions, renewal, coverage, 38a–492m
- Form of policy, 38a–481
- Hearing aids, coverage, children, 38a–490b
- Home health care, mandatory coverage, 38a–493
  - Nonmedical systems, 38a–494
- Imaging services, copayments, 38a–511
- Inherited metabolic diseases, special foods and products, 38a–492c
- Isolation care, mobile field hospitals, coverage, 38a–498b
- Lead poisoning, blood lead screening and risk assessment, mandatory coverage, 38a–490d
- Leukemia, 38a–504
- Life insurance riders, optional, 38a–481(g)
- Limited coverage policies, disclosure, 38a–482b
- Mammography, 38a–503
- Mandatory coverage, blood lead screening and risk assessment, 38a–490d
- Maternity care, mandatory minimum stay coverage, 38a–503c
- Medical necessity, definition of, standard provision, 38a–482a
- Medically necessary
  - Ambulance services, mandatory coverage, 38a–498
  - Definition of, standard provision, 38a–482a
  - Early intervention services, 38a–490a
- Mentally or physically handicapped children, continuation of coverage, 38a–489
- Mobile field hospitals, coverage, 38a–498b
- MRI scans, copayments, 38a–511(a)
- Newborn infants, coverage, 38a–490
  - Minimum stay, mandatory, 38a–503c
- 9-1-1 emergency calls, preauthorization for prohibited, 38a–498a
- Nonapplication of statutory provision, to certain policies or contracts, 38a–480
- Nurse practitioners, mandatory coverage, 38a–499
- Occupational therapy, coverage for, 38a–496
- Orthodontics, craniofacial disorders, coverage, 38a–490c
- PET scans, copayments, 38a–511(b), 38a–550(b)
- Physician assistants, mandatory coverage, 38a–499
- Policy
  - Approval of commissioner, 38a–481
  - Form requirements, notice by commissioner, 38a–477a
- Prescription drug coverage, eye drops, renewal, 38a–492m
- Rates
  - Age factors prohibited, 38a–481(c)
  - Effective, 38a–481(b)

- Gender factors prohibited, 38a–481(c)
- Previous claims history or medical condition factors prohibited, 38a–481(c), 38a–481(h)
- Standard provisions, 38a–483(a), 38a–483(b)
  - Commissioner, regulations by, 38a–483(g)
  - Definition of "medically necessary" or "medical necessity," 38a–482a
  - Inapplicable or inconsistent with coverage, 38a–483(c)
  - Laws of other states or countries, 38a–483(f)
  - Less favorable provisions, prohibited, 38a–484
  - Limited coverage policies, disclosure, 38a–482b
  - Mobile field hospitals, coverage, 38a–498b
  - Person with insurable interest, 38a–483(e)
  - Printing of provisions, 38a–483(d)
- Termination date of policy, coverage after, 38a–487
- Tumors, 38a–504
- Underwriting classifications, changes prohibited, 38a–481(g)
- Veterans' home, mandatory coverage for services provided by, 38a–502
- Waiver of rights, certain acts not to operate as, 38a–486
- Wig following chemotherapy, coverage, 38a–504
- Work-related injuries, mandatory coverage for partners, sole proprietors and corporate officers, 38a–500
- Wound care supplies, coverage, 38a–492n
- Infants--*See* Newborn infants, coverage, this subheading.
- Infertility, coverage for, 38a–536
  - Diagnosis and treatment, limitations, 38a–509
- Inherited metabolic diseases, special foods and products, coverage
  - Group policies, 38a–518c
  - Individual policies, 38a–492c
- Insurance producers--*See also* Producers, this heading.
  - Lines of authority, 38a–702f
- Layoff, continuation of coverage options, 38a–538
- Lead poisoning, blood lead screening and risk assessment, mandatory coverage
  - Group policy, 38a–535(b)
  - Individual policy, 38a–490d
- Leukemia coverage, 38a–504, 38a–542
- Lien for state care, 38a–472
  - Notice of lien, 38a–472
- Life insurance companies, issued by, 38a–434
- Life insurance riders, optional, 38a–481(g)
- Limitation of policy, post claim underwriting, restrictions, 38a–477b
- Limited coverage policies
  - Defined, group policies, 38a–513d(c)
  - Disclosure
    - Group policies, 38a–513d(b)
    - Individual health insurance, 38a–482b
  - Replacement of comprehensive plan with, prohibition
    - Group policies, 38a–513d(a)
- Long-term care benefits, policies providing
  - Life, endowment, or annuity coverages combined with, 38a–458a
- Long-term care policies--*See* Long-term care policies, this heading.
- Lyme disease treatment, 38a–492h
- Mammograms, coverage, 38a–503, 38a–522(e), 38a–530



Mandated health benefits, 38a–21

Mastectomy coverage, 38a–530d

Maternity benefits

Continuation following termination of policy, 38a–547(a)

Mandatory minimum stay coverage, 38a–503c

Medical discount plans, 38a–479qq

Business changes, notice, 38a–479rr(r)

Disciplinary measures, 38a–479rr(m)

Notice, 38a–479rr(n)

Orders, 38a–479rr(p)

Investigation by commissioner, marketing violations, 38a–479rr(v)

Cooperation of organization, 38a–479rr(w)

Licenses, 38a–479rr(a)

Application of law, 38a–479rr(f)

Fees, deposit in insurance fund, 38a–479rr(e)

Internet web site, prerequisite, 38a–479rr(d)

Issuance and expiration, 38a–479rr(c)

Reinstatement, 38a–479rr(q)

Renewal, 38a–479rr(l)

Marketers

Contract with organization, 38a–479rr(v)

License revocation or nonrenewal, cessation of marketing, 38a–479rr(o)

List of authorized marketers, filing with commissioner, 38a–479rr(b)

Organization's responsibility for activities of, 38a–479rr(w)

Violations, 38a–479rr(v)

Names, use, 38a–479rr(u)

Net worth standards, 38a–479rr(k)

Provider agreements, 38a–479rr(g)

Contents, 38a–479rr(h), 38a–479rr(i)

Retention of records, 38a–479rr(j)

Regulations, 38a–479rr(x)

Service providers

Identification, 38a–479rr(t)

Lists, 38a–479rr(s)

Surety bond, 38a–479rr(k)

Violations, 38a–479rr(y)

Winding up affairs, 38a–479rr(o)

Medical loss ratio, 38a–477c

Medical necessity, definition of, standard provision

Group policies, 38a–513c

Individual health insurance, 38a–482a

Medical savings accounts

Home health care coverage, deductible limits, exceptions, 38a–493(f), 38a–520(f)

Postjudgment remedies, exempt, 52–321a

Medically necessary

Ambulance services, mandatory coverage for, 38a–498, 38a–525

Definition of, standard provision

Group policies, 38a–513c

Individual health insurance, 38a–482a

Early intervention services

Group policies, 38a–516a

- Individual health insurance, 38a–490a
- Medicare supplement--*See* Medicare supplement policy, this heading.
- Medications--*See* Prescription drug coverage, and Pharmacy reimbursement for drugs under contract, this subheading.
- Mental health care coverage
  - Mental illness costs, benefits for, 38a–488a, 38a–514
  - Psychotropic drugs, restrictions, 38a–476b
- Mentally or physically handicapped children
  - Birth-to-three program, 38a–490a, 38a–516a
  - Continuation of coverage, 38a–489, 38a–515
- Mobile field hospitals, coverage
  - Group policy, 38a–525b
  - Individual policy, 38a–498b
- Municipal employees, for, 7–464
- Newborn infants, coverage
  - Application of section, 38a–490(d)
  - Birth-to-three program, 38a–490a
  - Early intervention services, 38a–490a
  - Group policies, 38a–516
  - Injury and sickness coverage, 38a–490(b)
  - Minimum stay, mandatory, 38a–503c
  - Notice and payment of premiums, 38a–490(c)
  - Policies to include, 38a–490(a)
- 9-1-1 emergency calls, preauthorization for prohibited, 38a–498a, 38a–525a
- Nurse practitioners, mandatory coverage for services of, 38a–499, 38a–526
- Obstetrician-gynecologists, direct access to
  - Group policies, 38a–530b
  - Individual policies, 38a–503b
- Occupational therapy, coverage for, 38a–496, 38a–524
- Oral surgeons, assignment of benefits, 38a–491b, 38a–517b
  - Group policies, 38a–517b
- Ostomy-related supplies, coverage, 38a–492j
  - Group policies, 38a–518j
- Pain management, coverage, 38a–492i
  - Group policies, 38a–518i
- Pediatric care, preventive, coverage for
  - Benefits for, 38a–535(b)
  - Definition of preventive pediatric care, 38a–535(a)
- Penalties for violations, 38a–506, 38a–548
- Personal data--*See* PERSONAL DATA.
- Pharmacy benefits managers, 38a–479aaa to 38a–479hhh
- Pharmacy, reimbursement for drugs under contract
  - Identification card
    - Denial of payment for illegal use of, 38a–471(d)
    - Use after cancellation of coverage, 38a–471(c)
  - Mailing of contract to pharmacist, 38a–471(e)
  - Method and amount of reimbursement, stated in contract, 38a–471(c)
  - Notice of cancellation of coverage, 38a–471(c)
  - Prohibiting enrollment in program, 38a–471(f)
  - Third party prescription program, defined, 38a–471(a)
  - Title XIX of Social Security Act, inapplicable to, 38a–471(g)

Physician assistants, mandatory coverage for services of, 38a–499, 38a–526

Plain language law--*See* Plain language law, this heading.

Policy form

Contents, 38a–482

Requirements, notice by commissioner, 38a–477a

Postclaims underwriting

Appeals, 38a–477b(c)

Approval, application for, 38a–477b(b)

Regulations, 38a–477b(d)

Restrictions, 38a–477b(a)

Preexisting conditions coverage, 38a–476

Breast cancer survivors, mandatory coverage for, 38a–503a, 38a–530a

Compliance with federal law, 38a–476

Exceptions to application of section, 38a–476(g)

Preferred provider networks--*See* Preferred provider networks, this heading.

Pregnancy--*See* PREGNANCY, *at* Health insurance.

Premium assistance, 17b–311(c)

Premium payments by employer, termination of employee, 38a–513e

Premium reserve, 38a–80

Prepaid legal services plan, contract for, 38a–230(c)

Prescription drug coverage

Amino acid preparations, treatment of inherited metabolic disease, prescriptions, 38a–492c

Diabetes testing and treatment, 38a–492e

Eye drops, renewal

Group policies, 38a–518l

Individual policies, 38a–492m

Formulary, drugs removed from, 38a–492f

Inherited metabolic diseases, special foods and products, 38a–492c

Mail order pharmacies, 38a–544

Mandatory use prohibited, 38a–510

Nonapproved cancer drugs, 38a–492b, 38a–518a

Off label prescriptions, 38a–492b, 38a–518a

Pretax deduction of premiums, 31–51uu

Proceeds

Assignment of, 38a–472

Disclaimer of--*See* ESTATES, *at* Disclaimer of property.

Prostate cancer screening, 38a–492g

Psychotropic drugs, restrictions, 38a–476b

Public education outreach program, 38a–472d, 38a–478n

Receivables, restrictions on assignments ineffective, 42a–9–408

Reconstructive breast surgery, coverage, 38a–504, 38a–542

Regulations for policy review, 38a–481(a)

Renewability of coverage, 38a–476a

Rescission, post claim underwriting, restrictions, 38a–477b

Restrictions, assignments of receivables, ineffective, 42a–9–408

Riders, exclusionary, issuance, 38a–483a

School pupils, annual report, 10–206c

School-based health centers, contracts with health insurers, 38a–472e

Small employers grouping together to obtain coverage, 38a–560

Spouses

Coverage as both employee and dependent, allowance of

- Collective bargaining agreements, effect of, 38a–541
- Standard provisions of individual policy--*See* Individual health insurance, this subheading.
- State employees, Sustinet plan, 19a–710 to 19a–723
- Stepchildren, comprehensive health care plans, eligibility, 38a–554(a)
- Substance abuse, treatment for, 38a–533
- Sustinet plan, 19a–710 to 19a–723
  - Action plans, adoption, 19a–713
  - Availability of coverage, 19a–719
  - Board of directors, 19a–711
  - Clearinghouse, 19a–720
  - Clinical care and safety guidelines, 19a–716
  - Community-based preventive care services, 19a–717
  - Coverage, 19a–719
  - Definitions, 19a–710
  - Design, 19a–712
  - Education and outreach campaigns, 19a–722
  - Electronic medical records
    - Recommendations, 19a–714
  - Funding sources, identification, 19a–713
  - Health care provider advisory committee, 19a–716
  - Hospital safety standards, 19a–716
  - Implementation, 19a–712
  - Incentive system for employers, 19a–721
  - Information technology advisory committee, 19a–714
  - Medical home advisory committee, 19a–715
  - Medical records, electronic, recommendations, 19a–714
  - Model benefits package, 19a–721
  - Offering to individuals, 19a–718
  - Patient centered medical homes, 19a–715
  - Periodic action plans, adoption, 19a–713
  - Preventive health care advisory committee, 19a–717
  - Procedures and guidelines, 19a–713
  - Standard benefits package, 19a–719
    - Modification, 19a–721
  - Uninsured individuals, identification, 19a–723
- Termination date of individual policy, coverage after, 38a–487
- Termination of employment
  - Continuation of coverage options, 38a–538
  - Premium payments by employer, 38a–513e
- Trust owned health insurance, 38a–291
- Trustee to receive proceeds of, 45a–471
- Tumors, treatment of, 38a–504, 38a–542
- Underinsured persons, extension of coverage, 19a–7i
- Unemployed persons, 17b–258
- Unfair practices, failure to timely pay claims, 38a–816(15)
- Uninsured persons
  - Charter Oak health plan, 17b–311
  - Identification, Sustinet, 19a–723
  - Pregnant women, demonstration project, 19a–7e
  - Primary care direct services program, 19a–7d
- Validity of policy issued in violation of law, 38a–484(b)

- Valuation of plans, regulations, 38a-78(l)
- Variable network policies or contracts, 38a-476c
- Veterans' home, coverage for services, 38a-502, 38a-529
- Waiver of insurer's rights, certain acts not to operate as, 38a-486
- Well-baby care, 38a-535
- Wig following chemotherapy, coverage
  - Group policies, 38a-542
  - Individual policies, 38a-504
- Work-related injuries, mandatory coverage for partners, sole proprietors and corporate officers, 38a-500, 38a-527
- Workers' compensation awards, liens of insurers
  - Authority for imposition of lien, 38a-470(b)
  - Contesting validity or amount of lien, 38a-470(f)
  - Creation of lien, 38a-470(c)
  - Definition of controverted claim, 38a-470(a)
  - Notice, 38a-470(c)
    - Service of notice, 38a-470(d)
  - Reimbursement, 38a-470(e)
- Wound care supplies, coverage
  - Group policies, 38a-518m
  - Individual policies, 38a-492n
- Health reinsurance association, 38a-556
  - Connecticut clearinghouse, 38a-556a
- Home health care coverage--*See* Health insurance, this heading.
- Home warranty contracts and home warranty service agreements, defined as insurance contracts, 38a-320
- Homeowners insurance
  - Hurricanes or severe storms
    - Coastal area residents, assistance to obtain insurance, 38a-316c
  - Permanent shutters
    - Failure to install to mitigate loss, refusal to issue or renew policies prohibited, 38a-316a
    - Premium discounts, 38a-316b
  - Windows, impact resistant glass, premium discounts, 38a-316b
- Rules and regulations
  - Coastal market assistance program, 38a-316c
- Hospital service corporations--*See* HOSPITAL SERVICE CORPORATIONS; INSURANCE COMPANIES, HOSPITAL AND MEDICAL SERVICES CORPORATIONS TAXES.
- Husband and wife employed by same employer, duplication of coverage, 38a-540
- Hypothecation of assets, 38a-55
- Indemnification for injury from future accident, 38a-319
- Indemnification of directors, officers and employees of mutual insurance companies
  - Court, application to, 38a-62(d)
  - Defendants, 38a-62(a)
  - Insurance, 38a-62(f)
  - Payment, when made, 38a-62(e)
  - Plaintiffs, 38a-62(b)
  - Who may indemnify, 38a-62(c)
- Indemnification of town clerks, 7-26a
- Independent producers, no contract cancellation because of adverse underwriting experience, 38a-710
- Individual health insurance--*See* Health insurance, this heading.
- Industrial revenue bond mortgage insurance fund--*See* INDUSTRIAL REVENUE BOND MORTGAGE INSURANCE FUND.

## Insider trading of equities securities

Beneficial owners of securities or officers to file, 38a–118

Definitions, 38a–117

Excepted transactions, 38a–121

Foreign or domestic arbitrage transactions, 38a–122

Profits realized by owners and officers, disposition, 38a–119

Regulations, 38a–124

Sales of securities restricted, 38a–120

Securities of certain companies not covered, 38a–123

## Insolvency guaranty funds

Risk retention groups prohibited from contributing to, 38a–259

## Insolvency or insolvent, defined, 38a–1(9)

## Insolvency, access to records, 38a–851(b)

## Installment contracts and loans, insurance, 38a–288

## Insurable interest, lease of goods, 42a–2A–305

## Insurance and financial services export zone--*See* INSURANCE AND FINANCIAL SERVICES EXPORT ZONE.

## Insurance commissioner--*See* INSURANCE COMMISSIONER.

## Insurance department, assessment of domestic insurance companies for expenditures of, 38a–47, 38a–48

## Insurance holding company members

### Appeals

Procedure, 38a–139(a)

Stay, appeal acting as, 38a–139(b)

Disclaimer of affiliation, 38a–135(j)

Exemptions from registration, 38a–135(l)

Extraordinary dividend or distribution, 38a–136(f)

Failure to register, 38a–135(k)

Foreign or alien insurer, registration, 38a–135(m)

Information furnished commissioner, 38a–137

Registration, 38a–135(a)

Consolidated registration statement, 38a–135(h)

On behalf of affiliated insurer, 38a–135(i)

Registration statement, 38a–135(b)

Consolidated statement, 38a–135(h)

Failure to file, 38a–140(e)

Information not subject to disclosure, 38a–135(d)

Summary, 38a–135(c)

Report of dividends and distributions, 38a–135(e)

Required information, 38a–135(f)

Termination, 38a–135(g)

### Regulations, 38a–138

### Remedial and penal provisions

Cease and desist orders, 38a–140(g)

Civil forfeiture, 38a–140(f)

Injunctions, 38a–140(a)

Personal liability, 38a–140(f)

Receivership, 38a–140(b)

Suspension or revocation of license or authority to do business, 38a–140(d)

Voting rights of shareholders, 38a–140(a)

Willful violations, 38a–140(c)

### Transactions

Avoiding statutory threshold amount prohibited, 38a–136(c)

Extraordinary dividend or distribution, 38a–136(f)

Notice

Intention, required, 38a–136(b)

Material investments, 38a–136(e)

Requirements, 38a–136(a)

Review, 38a–136(d)

Surplus, determination, 38a–136(g)

Insurance Information and Privacy Protection Act

Access to recorded personal information, 38a–983

Actuarial study, disclosure for, 38a–988(9)

Administrative or judicial order, disclosure pursuant to, 38a–988(8)

Adverse underwriting decisions

Definition, 38a–976(a)

Inapplicable, when, 38a–976(a), 38a–985(e)

Insurance-support organization, certain, decision not based on information received from, 38a–987

Obligations satisfied by another insurance institution or agent, 38a–985(c)

Oral request or inquiry, response to, 38a–985(d)

Previous adverse underwriting decisions, not to be sought by insurer, 38a–986

Decision may not be based on, 38a–987

Previous coverage through residual market mechanism, decision may not be based on, 38a–987

Reason for, provided to an applicant, 38a–985(a), 38a–985(b)

Applicability, 38a–977

Audit, disclosure to affiliate for, 38a–988(12)

Business function, disclosure for, 38a–988(2)

Cease and desist orders, 38a–992(a)

Modification or setting aside pending petition for review, 38a–992(c)

Commissioner

Appeals from orders of, 38a–994

Cease and desist order, 38a–992(a)

Modification or setting aside pending petition for review, 38a–992(c)

Examination and investigation by, 38a–989

Hearings, held by, 38a–990(a)

Findings, preparation of, 38a–992

Opportunity to answer charges, 38a–990(b)

Service of process, 38a–990(d)

Subpoena powers, 38a–990(c)

Insurance-support organization, process accepted for, 38a–991

Reports, 38a–992(b)

Modification or setting aside pending petition for review, 38a–992(c)

Consumer reporting agency, disclosure to, 38a–988(13)

Crime or fraud, prevention or detection, disclosure for, 38a–988(3)

Definitions, 38a–976

Disclosure

Authorization forms, content of, 38a–981

Limitations and conditions, 38a–988

Exceptions to chapter, 38a–977(d)

False pretenses, obtaining information under, 38a–997

Government authority, disclosure to, 38a–988(6), 38a–988(16)

Group policyholder, disclosure to, 38a–988(13)

Health benefits, disclosure, 38a–981

- Immunity from liability for disclosure, except when done with malice or willful intent to injure, 38a–996
- Insurance regulatory agency, disclosure to, 38a–988(5)
- Insurance-support organization
  - Adverse underwriting decision not based on information received from, 38a–987
  - Commissioner to accept process for, 38a–991
  - Defined, 38a–976(m)
  - Disclosure to, 38a–988(3)
  - Not including consumer reporting agency, when, 38a–983(g), 38a–984(f)
- Investigative consumer report
  - Copy of, entitled to receive, 38a–982(a)
  - Interview in connection with
    - Entitlement to, 38a–982(a)
    - Procedures for interview, 38a–982(b), 38a–982(c)
- Law enforcement or government authority, disclosure to, 38a–988(6)
- Lessor, disclosure for, 38a–988(18)
- Lienholder, disclosure for, 38a–988(18)
- Medical care institution or medical professional, disclosure to, 38a–988(4)
- Mortgagee, disclosure for, 38a–988(19)
- Motor vehicle claims, request for disclosure re, 38a–356
- Notice of insurance information practices, 38a–979
  - Abbreviated notice, 38a–979(c)
  - Contents of notice, 38a–979(b)
- Penalties for violations, 38a–993
- Pretext interviews, use of, 38a–978
- Professional peer review organization, disclosure to, 38a–988(15)
- Public health department investigations, disclosure for, 38a–988(20)
- Questions for marketing or research purposes, specified, 38a–980
- Recorded personal information
  - Access to
    - Fee to cover costs of providing, 38a–983(d)
    - Identifying source of information, 38a–983(b)
    - Medical record information, 38a–983(c)
    - Obligation satisfied by another insurance institution or agent, 38a–983(e)
    - Request for, 38a–983(a)
    - Response to request, 38a–983(a)
    - Rights, extent of, 38a–983(f)
  - Correction, amendment or deletion of
    - Extent of rights under, 38a–984(e)
    - Notice of correction, amendment or deletion, 38a–984(b)
    - Refusal to correct, amend or delete statement of individual disagreeing with decision, 38a–984(c), 38a–984(d)
    - Request for, 38a–984(a)
    - Response to request, 38a–984(a)
- Remedies of individuals
  - Costs and attorney fees, 38a–995(c)
  - Equitable relief, 38a–995(a)
  - Exclusive remedies, 38a–995(e)
  - Monetary relief, 38a–995(b)
  - Statute of limitations, 38a–995(d)
- Reports, 38a–992(b)
  - Modification or setting aside pending petition for review, 38a–992(c)



- Research studies, disclosure for, 38a-988(9)
- Residual market mechanism, prior coverage through
  - Adverse underwriting decision, not to be based on, 38a-987
  - Insurer not to seek information re, 38a-986
- Rights extend to whom, 38a-977(b)
- Severability, 38a-998
- Short title, 38a-975
- Status of insurance transaction, disclosure re, 38a-988(17)
- Transfer of business, disclosure in connection with, 38a-988(10)
- Written authorization for disclosure, 38a-988(1)

#### Insurance premium finance companies

- Cancellation of insurance contract on default of insured, 38a-170(c)
  - Notice to governmental agency, mortgagee, third party, 38a-170(d)
  - Notice to insured, 38a-170(b)
  - Premiums, return to finance company, 38a-170(e)
  - Surplus, refund to insured, 38a-170(f)

- Definitions, 38a-161

- Delinquency charge, 38a-169

- Exception to coverage of chapter, 38a-160

- Insurance commissioner

#### License

- Appeals, from revocation or suspension, 38a-164(c)
- Application, 38a-163(a)
- Disclosure required, 38a-162(d)
- Fees, 38a-162(b)
- Interrogatories, answers required, 38a-162(c)
- Issued by, 38a-163(c)
- Records, examination of, 38a-165(a)
- Revocation or suspension, 38a-164

- Insurance contract, cancellation of, 38a-170

- Insurance premium finance agreements

- Additional items, inclusion, 38a-167(b)
- Order of items, 38a-167(b)
- Required contents, 38a-167(a)

#### Licensing

- Appeals, 38a-164(c)
- Application, 38a-163
- Expiration date, 38a-162(b)
- Fee, 38a-162(b)
- Fine in lieu of suspension or revocation, 38a-164(b)

#### Hearing

- Denial of license, 38a-163(b)
- Suspension, revocation, or refusal to renew license, 38a-164(b)

- Investigation of applicant, 38a-163(b)

- License required, 38a-162(a)

- Refusal to renew, 38a-164(a)

- Required information, 38a-162(c), 38a-162(d)

- Revocation, 38a-164(a)

- Standards for issuance or renewal, 38a-164(b)

- Suspension, 38a-164(a)

- Records of licensee

- Maintenance, 38a–165(a)
- Preservation, 38a–165(b)
- Regulations, promulgated by, 38a–166
- Service charge, 38a–168
- Insurance, defined, 38a–1(10)
- Insured, defined, 38a–1(12)
- Insurer or insurance company, defined, 38a–1(11)
- Interlocking directorate, 38a–149
- Interpleader action, 52–484
- Investment funds
  - Applicability of 38a–88a, 38a–88b
  - Definitions, 38a–88a(a)
  - Managers
    - Registration of, 38a–88a(b)
  - Regulations, 38a–88a(j)
  - Tax credits, 38a–88a(b)
    - Assignment to another person, 38a–88a(g)
    - Available, when, 38a–88a(d)
    - Carry forward, 38a–88a(i)
    - Combined tax returns, 38a–88a(f)
    - Multiple credits for same investment, prohibition, 38a–88a(h)
- Investments by insurers, 38a–102 to 38a–102h
  - Applicability of provisions, 38a–102(e), 38a–102(g)
  - Approval, 38a–102e
  - Authority, 38a–102(a)
  - Compensation for loan negotiation, prohibition, 38a–102f
  - Conflict of interest, 38a–102h
  - Definitions, 38a–102b
  - Derivative financial transactions, 38a–102(f)
  - Divestiture order, 38a–102a
  - Eligible investments
    - Determination, 38a–102(b)
  - Foreign and alien insurers, 38a–102g
  - Limitations, 38a–102(c) to 38a–102(e)
    - Calculation of limits, 38a–102d
    - Excess investments, 38a–102a
    - Percentage of assets, 38a–102c
    - Types of investments, 38a–102c
  - Nonadmitted assets, 38a–102a
- Jobs creation tax credit program, 12–217ii
- Joint underwriting association, fire and casualty insurance, 38a–329
- Killing of insured by beneficiary, 45a–447
- Lease of goods, 42a–2A–305
- Legal services, prepaid--*See* PREPAID LEGAL SERVICES.
- Lending institutions, credit transactions, purchase of insurance as condition to approval of transaction
  - Bank selling annuities or life insurance, requirements, disclosures, prohibited acts, 38a–775
- Leukemia coverage, 38a–504, 38a–542
- Liability insurance
  - Advanced practice registered nurses, 20–94c
  - Automobiles--*See* Motor vehicle insurance, this heading; NO-FAULT MOTOR VEHICLE INSURANCE.

- Boards of education, for, 10–236
- Bodily injury claims, reporting to administrative services commissioner, 38a–318a
- Connecticut credit unions, officers and employees, 36a–454a
- Consumer leases, 42–404
  - Charges, limitations, 42–414
- Death claims, reporting to administrative services commissioner, 38a–318a
- Fishing instructors, 26–31a(b)
- General Assembly members, 2–1g(e)
- Home heating fuel dealers, requirements, 16a–23m
- Insurer, liability of, 38a–321
- Judgment creditor, 38a–321
- Lake authority, 7–151a(e)
- Limits on defendant's policy, subject to discovery, 52–200a
- Municipal bond issues, providing information re, 7–380a
- Municipalities
  - Acts of employees, 7–465(a)
  - Damage caused by firefighters, 7–308
  - Electric energy cooperatives, 7–233e
  - Officers and employees, 7–101a
- Nurses, advanced practice registered, 20–94c
- Premium reserves, for companies issuing, 38a–80
- State marshals, required to carry, 6–30a
- Time shares, 42–103uu
- Volunteers in state government, for, 4–61ll

Liability risk retention groups--*See* Risk retention groups, this heading.

Licensing of companies

- Appeal, 38a–41
- Application, 38a–41
- Financial guaranty insurance, 38a–41(g)
- Financial guaranty insurance corporations, 38a–92b
- Fines, 38a–41
- Foreign state or nation, alien company owned by, not to be licensed, 38a–41
- Insured, company controlled by, not to be licensed, 38a–41
- Managing general agents, 38a–90b
  - Producer, as, 38a–90b
- Refusal to renew, 38a–41
- Revocation, 38a–41
- Suspension, 38a–41

Lien on proceeds of--*See* LIENS, *at* Insurance.

Life and Health Insurance Guaranty Association Act--*See also* Guaranty Association Act, this heading.

Appeals, 38a–868(c)

Assessments

- Abatement or deferral, 38a–866(d)
- Amounts, 38a–866(c)
- Board of directors to make, 38a–866(a)
- Classes, 38a–866(b)
- Consideration of assessment by insurer, 38a–866(g)
- Insufficient, plan of allocation, 38a–866(e)
- Limitations, 38a–866(e)
- Premium taxes, assessments offset against, 38a–866(h)
- Protests, 38a–866(i)

- Refunds to members, 38a–866(f)
- Subaccounts, against, 38a–866(e)
- Assets of impaired insurer, use of, 38a–871(c)
- Association
  - Accounts, 38a–863(a)
  - Assessments, made by, 38a–866
  - Assets, handling of, 38a–867(c)(1)
  - Board of directors
    - Appeals from, 38a–868(c)
    - Assessments, 38a–866
    - Financial report by, 38a–872
    - Insurers, examined by, 38a–869
    - Membership, 38a–864
  - Creation, 38a–863(a)
  - Delegation of powers, 38a–867(d)
  - Supervision, 38a–863(b)
- Board of directors
  - Approval or appointment by commissioner, 38a–864(b)
  - Examination of member, request, 38a–869(b)
  - Expenses, reimbursement, 38a–864(c)
- Impairments
  - Recommendations re detection and prevention, 38a–869(e)
  - Report on history and causes, 38a–869(f)
  - Member unable to fulfill obligations, notice, 38a–869(a)
- Selection, 38a–864(a)
- Solvency, liquidation, rehabilitation, conservation, reports and recommendations re, 38a–869(d)
- Coverage, limits, 38a–860
- Definitions, 38a–862
- Distribution of rights of impaired insurer, 38a–871(d)
- Distributions prior to impairment, recovery, 38a–871(f)
- Examination by commissioner, 38a–869(b), 38a–869(c), 38a–872
- Fees, 38a–873
- Immunity, 38a–874
- Impaired insurer, stay of proceedings in which a party, 38a–875
- Insurance commissioner, duties, 38a–868(a)
  - Appeals from actions of association, 38a–868(c)
  - Examinations by, 38a–872
  - Immunity, 38a–874
  - Insurers, impairments examined by, 38a–869
  - Members, failure to pay assessment or comply with plan, 38a–868(b)
  - Notice of chapter by liquidator, rehabilitator or conservator, 38a–868(d)
  - Plan of operation, submitted to, 38a–867(a)
- Insurers, association of
  - Duties, 38a–859
  - Establishment, 38a–859
  - Purposes, 38a–859
- Liberal construction, 38a–861
- Limits of coverage, 38a–860
- Plan of operation
  - Commissioner, approval by, 38a–867(a)
  - Compliance by members, 38a–867(b)

Delegation of powers, 38a–867(d)

Elements, 38a–867(c)

#### Powers of association

Application of law, 38a–865(e)

Assignment of beneficiary rights, 38a–865(k)

Civil actions, standing, 38a–865(j)

Commissioner, association to assist or advise, 38a–865(i)

#### Insolvent insurer

Failure of association to ace, 38a–865(h)

Prior to liquidation, rehabilitation, conservation, 38a–865(b)

Unearned premiums, liability, 38a–865(d)

Interstate organizations, membership, 38a–865(m)

Liens, 38a–865(g)

#### Member insurer

Prior to liquidation or rehabilitation, 38a–865(a)

Termination of obligation, 38a–865(c)

Moratoriums, cash value payments and policy loans, 38a–865(g)

Rights and obligations, assumption, 38a–865(n)

Purpose of association, 38a–859

Records, 38a–871(b)

Regulation by commissioner, 38a–872

Reports, annual, 38a–872

Short title, 38a–858

Solicitation, negotiation, procurement or effectuation of insurance, unfair trade practice, 38a–871(e)

Special deputy to supervise liquidation, rehabilitation or conservation, 38a–870

Stay of proceedings in which impaired insurer a party, 38a–875

Structured settlement annuities, 38a–860(c)

Taxes, 38a–873

Unpaid assessments of insureds, liability for, 38a–871(a)

#### Life insurance

##### Accelerated benefits

Actuarial discount, calculation of, filing of information with department, 38a–457(f)

Death benefits, 38a–457(d)

Definitions, 38a–457(a)

Disability income protection coverage not included, 38a–457(c)

Disclosure requirements, 38a–457(e)

Issuance of policies, 38a–457(b)

Long-term care coverage, not included, 38a–457(c)

Long-term care policy, disclosure statement concerning, 38a–457(g)

Mortality charge, calculation of, filing of information, 38a–457(f)

Regulations, adoption of, 38a–457(h)

Accident and disease, insurance against, 38a–434

Accumulation fund arrangements, 38a–460(a)

Insurance company obligation, establishment, 38a–460(b)

Advertising with intent to settle policy, 38a–465n(b)

Age or sex misstated in application, 38a–639(1)(j)

Annuities, 38a–432

Application, copy to be furnished, 38a–437(a)

Failure to furnish, 38a–437(b)

Banks selling, or sale on premises of bank

Requirements, disclosures, prohibited acts, 38a–775

## Beneficiaries

- Associations, certain, 38a–450
- Corporations, certain, 38a–450
- Persons intentionally causing death of insured, 45a–447
- Trustee, 38a–451

## Cancellation of individual insurance contracts, 38a–436

## Companies

- Comptroller, procurement of group life insurance for state employees, 5–257
- Deferred compensation plan for public employees
  - City, town or other political subdivision, 7–464a(a)
  - State or political subdivision, 5–264a(a)
- Pension funding contracts, purchased with state trust funds, 3–13d(d)
- Premium notes, acceptance of, 38a–443

## Connecticut Uniform Electronic Transactions Act, exception, 1–268

## Consumer leases, 42–404

## Contracts of remuneration with producer, 38a–42

## Creditors of insured, rights against beneficiary

- Applicability of law, 38a–453(d)
- Defrauding creditors, policy procured for purpose of, 38a–453(b)
- Discharge of company's liability by payment of proceeds, 38a–453(c)
- Entitlement of beneficiary to proceeds, 38a–453(a)

## Dating back of policies prohibited, 38a–442

## Deferred compensation plan for state or municipal employees, purchase for, 7–464a(a)

## Deferred compensation plan for state or political subdivision employees, purchase for, 5–264

## Defined, 38a–1(13)

## Defrauding life or accident insurance companies, 38a–287

## Discrimination

- Insurance of same class, 38a–446
- Penalty, 38a–449
- Physician's affidavit required for refusal of insurance, 38a–448
- Race, discrimination on basis of, prohibited, 38a–447
- Travel destination, 38a–827a

## Dissolution of marriage, orders, 46b–86

- Alimony, to secure, 46b–82(a)

## Elderly persons, sales, false or misleading statements, 38a–432b

## Employees

- Consent, 38a–291
- Nonkey or nonmanagerial employees, coverage amount, limitation, 38a–291

## Exhaustion of benefits, long-term care benefits becoming payable upon, 38a–458(d)

## False or misleading statements, elderly persons, sales, 38a–432b

## Financial requirements for licensing companies, 38a–72(a)

## Form of policies, approval of, 38a–430

## Funding agreements by domestic life insurance companies, segregation of moneys, 38a–459

## Group insurance, 5–257, 38a–431

- Assignment of incidents of ownership under group life policy, 38a–455
- Cancellation of coverage, notice of, 38a–456
- Competitive selection, 5–259a
- Discontinuation of coverage, notice of, 38a–456
- State employees, for, 5–257
  - Competitive selection, 5–259a

## Health and welfare fee, 19a–7j

- Health insurance riders, optional, 38a–430
- Individual insurance contracts, 38a–436
- Industrial, trustee to receive proceeds of, 45a–471
- Insurance guaranty associations, exemption, 38a–837
- Interest on life insurance death benefits
  - Applicability of section, 38a–452(c)
  - If court action commenced, 38a–452(a)
  - If no action commenced, 38a–452(b)
- Interest on life insurance policy loan, 38a–444
- Investments
  - Approval necessary, 38a–97
  - Certain investments forbidden, 38a–94
  - Illegal, penalty for authorizing, 38a–101
  - Obligations guaranteed by federal or state governments, investments, 38a–96
  - Unqualified investments, 38a–95
- Lawful travel destination, discrimination, 38a–827a
- Life insurance and annuity policies, approval of form, 38a–430
- Life settlements, 38a–465 to 38a–465q
  - Actions against violators, 38a–465k(b)
  - Advertisements, 38a–465n
  - Availability, prohibiting disclosure, 38a–465c(c)
- Brokers
  - Advertisements, 38a–465n
  - Agent for service of process, 38a–465a(k)
  - Annual statements, 38a–465a(l)
  - Antifraud initiatives, 38a–465j(i)
  - Bonds, 38a–465m(d)
  - Definitions, 38a–465
  - Examination of, 38a–465e
  - Fees, 38a–465g(k)
  - Fiduciary duties, 38a–465o
  - Fraudulent acts, 38a–465l
  - Grandfather clause, 38a–465p
  - Licensing, 38a–465a
    - Denial, suspension or revocation, 38a–465b
  - Life insurance providers, operation as, 38a–465a(c)
    - Notice to insurance commissioner, 38a–465a(d)
  - Payments or gifts to broker, disclosure to owner, 38a–465g(l)
  - Representation duties, 38a–465o
  - Training, 38a–465a(p)
- Cease and desist orders, 38a–465k(c)
  - Emergency orders, 38a–465k(d)
- Confidential information, 38a–465d(c), 38a–465d(d), 38a–465g(g)
  - Examinations, 38a–465e(d), 38a–465e(e)
    - Reports, 38a–465e(g)
- Conflict of laws, 38a–465m(h)
- Consent documents, 38a–465g(a), 38a–465g(c)
- Contracts
  - Definitions, 38a–465
  - Form, 38a–465c(a), 38a–465p(a)
  - Provider and owner in different states, governing law, 38a–465m(g)

- Damages, violations, 38a–465k(b), 38a–465k(e)
- Definitions, 38a–465
- Delays, unreasonable, 38a–465g(e)
- Disapproval of contract, 38a–465c(a)
- Disclosures, 38a–465f
- Examiners, 38a–465e(h)
- Foreign licensees, examination, 38a–465e(c)
- Forms, filing and approval, 38a–465c(a), 38a–465c(b)
- Fraudulent acts, 38a–465i, 38a–465j
  - Investigations, 38a–465e(j)
  - Penalties, 38a–465l
- Injunctions for violations, 38a–465k(a)
- Issuer of policy, liability for acts or omissions of broker, provider or purchaser, 38a–465a(e)
- Liability, examinations, 38a–465(i)
- Notice to insurer, policy subject to life settlement, 38a–465g(f)
- Owners
  - Definitions, 38a–465
  - Multiple owners in different states, governing law, 38a–465m(f)
  - Representatives, negotiation of contract without licensure, 38a–465a(f)
- Payment of proceeds, 38a–465g(i)
- Premium finance loans, disclosures and certifications, 38a–465h
- Prerequisites, 38a–465g
- Prohibitions, 38a–465g
- Protection of public interests, 38a–465e(a)
- Providers
  - Advertisements, 38a–465n
  - Agent for service of process, 38a–465a(k)
  - Annual statements, 38a–465a(l), 38a–465d(a)
    - Failure to file, 38a–465d(b)
  - Antifraud initiatives, 38a–465j(i)
  - Bonds, 38a–465m(d)
  - Definitions, 38a–465
  - Examination of, 38a–465e
  - Fraudulent acts, 38a–465l
  - Grandfather clause, 38a–465p
  - Licensing, 38a–465a
    - Denial, suspension or revocation, 38a–465b
  - Records, 38a–465e(b)
  - Trusts, related, 38a–465q
- Regulations, 38a–465m
- Related provider trusts, 38a–465q
- Reports
  - Examinations, 38a–465e(f)
  - Confidentiality, 38a–465e(g)
- Rescission provisions, 38a–465g(h)
- Two-year limitation, entering into contract, 38a–465g(m)
  - Exemptions, documentation, 38a–465g(n), 38a–465g(o)
- Validity of policy, investigation, 38a–465g(b)
- Verification of coverage, 38a–465g(b)
- Violations, 38a–465i
  - Penalties, 38a–465l, 38a–816(20)



- Remedies, 38a–465k
- Voidability, 38a–465g(j)
- Loans
  - Approval necessary, 38a–97
  - Deferring granting of, 38a–445
  - Illegal, penalty for authorizing, 38a–101
  - Interest rate, 38a–444
  - Lending bank selling life insurance, requirements, disclosures, prohibited acts, 38a–775
  - Officers to receive no compensation for negotiating loans, 38a–98
  - Security for loans, 38a–99
  - Unqualified investments, 38a–95
- Long-term care benefits, policies providing, 38a–458
  - Life, endowment, or annuity coverages combined with, 38a–458a
- Minors, insurance contracts by, 38a–284
- Mortality tables, 38a–77
- Municipal employees, for, 7–464
- Murderer as beneficiary of insured, 45a–447
- Nonforfeiture--*See* Standard nonforfeiture law, this subheading.
- Notice when policy paid up, 38a–441
- Pension and welfare benefit plans, to finance
  - Eligibility, 38a–291
- Plain language law--*See* Plain language law, this heading.
- Postjudgment remedies, proceeds exempt, 52–352b(s)
- Power of attorney, limitation of use, 38a–61
- Proceeds, disclaimer of--*See* ESTATES, *at* Disclaimer of property.
- Producers--*See also* Producers, this heading.
  - Lines of authority, 38a–702f
- Property taken for debts, sale of, 38a–81
- Providers
  - Life settlement brokers, operation as, 38a–465a(c)
  - Notice to insurance commissioner, 38a–465a(d)
- Real estate, improvement, 38a–82
- Regulations for policy review, 38a–430, 38a–480(a)
- Replacement of or borrowing on policies, regulations, 38a–435
- Reserves
  - Actuary opinion, 38a–78(b), 38a–78(c)
  - Ascertainment of, 38a–78
  - Valuation of, 38a–50, 38a–77
- Sales, elderly persons, false or misleading statements, 38a–432b
- Simultaneous death, distribution of proceeds, 45a–440(b)
- Standard nonforfeiture law
  - Adjusted premiums, calculation of, 38a–439(d), 38a–439(e)
  - Annuity contract holders, minimum nonforfeiture benefits
    - Annuity and life insurance benefit in contract, 38a–440(j)
    - Benefits available other than on contract anniversary, 38a–440(i)
    - Benefits not provided, statement, 38a–440(h)
    - Cash surrender benefit, 38a–440(e)
    - Company, election to comply with section, 38a–440(k), 38a–440(l)
    - Exceptions, 38a–440(a)
    - Maturity date of contracts, 38a–440(g)
    - Minimum nonforfeiture amounts, 38a–440(c)

- Paid-up annuity benefit, 38a–440(d)
  - Nonforfeiture option, 38a–440(f)
  - Policy provisions, 38a–440(b)
- Cash surrender value
  - Default on policy anniversary, 38a–439(b), 38a–439(h)
  - Default other than on policy anniversary, 38a–439(g)
  - Supplemental life insurance or annuity benefits, 38a–439(b), 38a–439(h)
  - Term insurance, 38a–439(b)
- Effective date, 38a–439(j)
- Exemptions from nonforfeiture benefits, 38a–439(i)
- Future premium determination, 38a–439(f)
- Minimum nonforfeiture benefits for policy holders defaulting on premium payment
  - Default on police anniversary, 38a–439(b), 38a–439(h)
  - Default other than on policy anniversary, 38a–439(e)
  - Policy provisions, 38a–439(a)
  - Premium due on policy anniversary, 38a–439(c)
- Minimum values, not determinable, 38a–439(f)
- Nonforfeiture benefits, company's election to comply, 38a–439(e)
- Regulations, 38a–440(m)
- Short title, 38a–438
- Supplemental life insurance or annuity benefits, cash surrender value, 38a–439(b), 38a–439(h)
- Term insurance, cash surrender value, 38a–439(b)
- Standard valuation law
  - Reserves for life insurance policies, annuity and pure endowment contracts
    - Aggregate reserves, 38a–78(i)
    - Annuity or pure endowment contracts, reserves, 38a–78(h)
    - Commissioner to value, 38a–78(a)
    - Commissioner's reserve valuation methods, 38a–78(d)
    - Company's election to comply with section, 38a–78(m)
    - Individual annuity and pure endowment contracts, minimum standard, 38a–78(e)
    - Interest rates used in determining minimum standard for valuation, calculation of, 38a–78(f)
    - Life insurance and endowment benefits of policies providing uniform amount of insurance, reserves, 38a–78(g)
    - Minimum reserve, 38a–78(j)
      - Future premium determination, 38a–78(k)
      - Reserves not determinable, 38a–78(k)
    - Standards, 38a–78(d)
    - Tables for calculating, 38a–78(d)
  - Short title, 38a–79a
- State employees, for, 5–257
  - Competitive selection, 5–259a
- Subsidiaries, domestic mutual life insurance company, 38a–100
- Surrender values, deferring granting of, 38a–445
- Teachers at E.O. Smith School, continuation of coverage, 5–247a
- Transfers to minors
  - Creation and transfer of custodial property, 45a–558f(a)
  - Investment, 45a–558i(c)
- Travel destination, discrimination, 38a–827a
- Trust owned life insurance, 38a–291
- Trustee as beneficiary of policy, 38a–451
- Trusts

- Life settlement providers, related, 38a–465q
- Proceeds of policies and annuities held in, 38a–454
- Validity of, 45a–260
- Valuation of reserves, 38a–77
  - Reimbursement of costs, 38a–50
- Variable annuities
  - Applicability of chapter, 38a–433(d)
  - Commissioner's regulatory authority, 38a–433(e)
  - Contract provisions, 38a–433(b)
  - Establishment of, 38a–433(a)
  - Licensing by commissioner required, 38a–433(c)
- Variable insurance policies
  - Applicability of chapter, 38a–433(d)
  - Commissioner's regulatory authority, 38a–433(e)
  - Contract provisions, 38a–433(b)
  - Establishment of, 38a–433(a)
  - Licensing by commissioner required, 38a–433(c)
- Viatical settlements--*See* Life settlements, this subheading.
- Voidability of individual insurance contracts, 38a–436
- Limitation on suits and arbitration claims, 38a–290
- Liquidation of insurers--*See* INSURERS REHABILITATION AND LIQUIDATION ACT, *at* Liquidation.
- Loans, sold in connection with, 38a–288
- Long-term care policies
  - Appeal of order or decision of commissioner, 38a–501(h)
  - Change of premium rates restricted, 38a–528(b)
  - Claims submitted or prepared with assistance of managed residential community, 38a–483b(a), 38a–528(a)
  - Definitions, 38a–501(a), 38a–528(a)
  - Disclosures
    - Benefits and limitations, 38a–501(c), 38a–528(c)
    - Managed residential community, to, determination of eligibility, 38a–501(a), 38a–528(a)
  - Elimination period, disclosure, 38a–501(c)
  - Group policies, 38a–528
  - Irrevocable trusts
    - Elimination period, disclosure, 38a–501(c)
    - Values, rates filings to include, 38a–501(b)
  - Issuance of, restrictions on, 38a–501(b), 38a–528(b)
  - Life insurance policies, 38a–458
    - Life, endowment, or annuity coverages combined with, 38a–458a
  - Loss ratio, 38a–501(b)
  - Modification of statutory provision or regulations, 38a–501(f), 38a–528(e)
  - Nonforfeiture benefit policies, option to purchase, 38a–501(d)
  - Nursing home, confinement in, benefits for, 38a–501(a)
  - Parties aggrieved by order of decision of commissioner, 38a–528(g)
  - Precertification of policies under Connecticut partnership for long-term care, 38a–475
  - Preexisting condition exclusion period, extension of, 38a–501(g), 38a–528(f)
  - Rates, 38a–501(b)
  - Regulations, 38a–501(e), 38a–528(d)
  - Suspension of statutory provision or regulations, 38a–501(f), 38a–528(e)
- Malpractice--*See* also Professional liability insurance, this heading.
  - Nurses, advanced practice registered, 20–94c

Malpractice screening panel--*See* Peer review and malpractice screening panel, this heading.

## Managed care organizations

Accountability--*See* HEALTH CARE INSTITUTIONS, *at* Managed care, subheading Healthcare advocate office.

Administrative error, providers, return of payment, 38a-479b

Antidiscrimination procedure, 38a-478o

Appeals, 38a-478n

Applicability of law, 38a-478s

### Claims

Coding, 38a-478r

Denial data

Insurance department's web site, posted on, 38a-478c(e)

Reporting, 38a-478c(a)

Coinsurance payments, 38a-478j

Community benefits programs, 19a-127k

Confidential information, 38a-478o

Fee-for-service reimbursement schedules, physicians viewing, 38a-479(e)

Construction of law, 38a-478s

Consumer report cards, 38a-478l

Contracts, 38a-478g(a)

Issues between physicians and organizations, biannual meetings, 38a-479a

Preferred provider networks, services provided by--*See* Preferred provider networks, *at* Contracts, this heading.

Definitions, 38a-478

Discrimination prohibited, 38a-478o

Emergency claims, 38a-478r

Enrollees, rights, abridgment prohibited, 38a-478i

Evidence, appeals, 38a-478n

Expedited appeals, 38a-478n

Fee-for-service reimbursement schedules

Material changes, 38a-479b

Physicians viewing, 38a-479

Filing fee, appeals, 38a-478n

Gag clauses, 38a-478k

Grievance procedure, internal, 38a-478m

Appeals, 38a-478n

Exhaustion, 38a-478n

Expedited appeals, 38a-478n

Healthcare advocate, complaints, referrals, 38a-479ee

Hearings, 38a-479ee

Insurance commissioner, powers and duties, 38a-478v

Investigations, 38a-479ee

Laboratory services, 38a-478q

Medical loss ratio, consumer report cards, 38a-478l(b)

Medical protocols, 38a-478e

Mental health services, consumer report cards, 38a-478l(c)

Model contracts, 38a-478c(a)

Notice, termination of agreements, 38a-478h

Obstetrician-gynecologists, direct access to, 38a-503b

Group policies, under, 38a-530a

Physicians

- Contracting issues, biannual meetings, 38a–479a
- Fee-for-service reimbursement schedules, viewing, 38a–479
- Plan descriptions, 38a–478g(b)
- Presenting symptoms, 38a–478r
- Providers
  - Appeals, 38a–479b
  - Compensation, 38a–478k(b)
  - Fee schedules
    - Material changes, 38a–479b
    - Physicians viewing, 38a–479
  - Indemnification agreements prohibited, 38a–472a
  - Lists, 38a–478d
  - Notice, termination of agreements, 38a–478h
  - Performance measures, 38a–478f
  - Profile development, 38a–478f
  - Return of payment, 38a–479b
- Public health commissioner, requests for information, 38a–478t
- Public outreach education, 38a–478n
- Regulations, 38a–478u
- Reports, 38a–478a
  - Community benefits programs, failure to report, penalties, 19a–127k
  - Electronic filing, 38a–478c(c)
  - Failure to file, 38a–478b
  - Quality assurance plans, 38a–478c(a)
- Rights of enrollees, abridgment prohibited, 38a–478i
- Sanctions on, deposit in account for children's health programs and services, 17b–266(e)
- Testing facilities, 38a–478q
- Treatment and service options, 38a–478k(a)
- Unfair or deceptive acts or practices, 38a–478v
- Utilization review, expedited, 38a–478p
- Violations, penalties, 38a–479ee
- Managing general agents, 38a–90 to 38a–90h
  - Accounts and accounting, 38a–90c(b) to 38a–90c(d)
  - Assignment of contract, 38a–90c(e)
  - Bond, 38a–90b(c)
  - Civil action by commissioner
    - Noncompliance, for, 38a–90f
    - Violation of rehabilitation or liquidation order, for, 38a–90f
  - Compliance date, 38a–90h
  - Conflict of interest, 38a–90d(g)
  - Contracts, 38a–90c
    - Notice, 38a–90d(e)
  - Definitions, 38a–90a
  - Errors and omissions policy, 38a–90b(d)
  - Examination, 38a–90e
  - Financial examination, 38a–90d(a)
  - Insurers' duties, 38a–90d
  - Interim profits, sharing, 38a–90c(i)
  - License, 38a–90b
    - Producer, as, 38a–90b
  - Loss reserve certification, 38a–90d(b)

- Notice of appointment or termination, 38a–90d(e), 38a–90d(f)
- On-site review, 38a–90d(c)
- Penalties, 38a–90f
- Prohibited activities, 38a–90c(j)
- Regulations, 38a–90g
- Settlement of claims, 38a–90c(g), 38a–90c(h)
- Termination of contract, 38a–90c(a)
  - Notice, 38a–90d(e)
- Title of act, 38a–90
- Underwriting guidelines, 38a–90c(f)
- Violations, 38a–90f
- Mandated health benefits, 38a–21
- Marine insurance
  - Combination policy covering marine and transportation business, issuance of, 38a–285
  - Financial requirements for licensing companies, 38a–72(c)
- Marketing, disclosure of information for, 38a–980, 38a–988(11)
- Mass marketing of personal lines of property and casualty insurance
  - Applicability of sections, 38a–808
  - Conditions in terms, disclosure, 38a–807
  - Definitions, 38a–802
  - Experience data, filing with commissioner, 38a–805
  - Issuance of policy, conditions, 38a–803
  - Other lines of insurance, 38a–810
  - Prohibitions, 38a–806
  - Records of insurer, 38a–805
  - Regulations, 38a–809
  - Temporary interruption of employment, continuation of policy, 38a–804(b)
  - Termination of employment, membership or plan, maintenance of policy, 38a–804(a)
  - Underwriting standards, 38a–806
- Medical--*See* Health insurance, this heading.
- Medical care institution or medical professional, disclosure of information to, 38a–988(4)
- Medical providers, indemnification agreements prohibited, 38a–472a
- Medical records
  - Malicious disclosure, 38a–999
  - Sale of information prohibited, 38a–988a(a)
  - Security of information, 38a–999
- Medical service corporations--*See* MEDICAL SERVICE CORPORATIONS.
- Taxes--*See* INSURANCE COMPANIES, HOSPITAL AND MEDICAL SERVICES CORPORATIONS TAXES.
- Medicare supplement policy, 38a–495, 38a–522
  - Advertisements, 38a–495a(n)
  - Age factors prohibited, 38a–473
  - Applicability of statute, 38a–495a(b), 38a–522(g)
  - Community rate basis for premiums
    - Age factors prohibited, 38a–495c
    - Gender factors prohibited, 38a–495c
    - Previous claims history or medical condition factors prohibited, 38a–495c
  - Conformity with federal law, 38a–495a(i)
  - Definitions, 38a–495a(a), 38a–495b, 38a–522(a)
  - Discriminatory provisions, 38a–495a(j)
  - Duplicate benefits prohibited, 38a–495a(e)

- Exemptions, 38a–495a(c), 38a–495a(d)
- Expense factors, 38a–473
- Gender factors prohibited, 38a–473
- Home health aid service, coverage of, 38a–522(c)
- Loss ratio, anticipated, 38a–522(b)
- Mammography, coverage, 38a–495(e)
- Minimum standards, 38a–495a(g), 38a–495a(h)
- Notice of right to return, 38a–495a(m)
- Orders to cease marketing, 38a–495a(o)
- Outline of coverage, 38a–495a(l)
- Preexisting conditions not excluded, 38a–495a(f)
- Prepaid premiums, refund, 38a–495d
- Prescription drug coverage, 38a–495(d), 38a–522(d)
- Previous claims history and medical condition factors prohibited, 38a–473
- Rate changes, procedure, 38a–474
  - Age factors prohibited, 38a–474
  - Gender factors prohibited, 38a–474
  - Previous claims history or medical condition factors prohibited, 38a–474
- Reasonable return of benefits, 38a–495a(k)
- Regulations, adoption of, 38a–522(f)
- Mental illness costs, benefits, 38a–514
- Merger or consolidation, 38a–153
  - Certificate of commissioner, filing of, 38a–154
  - Directors' agreement, filing of, 38a–154
- Minors
  - Contracts by, 38a–284
  - Health insurance--*See* Health insurance, *at* Children, this heading.
- Misrepresentation, to induce change of insurance, 38a–826
- Monopoly
  - Appeals, 38a–150(c)
  - Cease and desist order, 38a–150(b)
  - Complaint, 38a–150(a)
  - Divestment order not authorized, 38a–150(d)
  - Hearing, 38a–150(a)
- Mortgage guaranty insurance, 38a–45
- Mortgages--*See* CONNECTICUT HOUSING FINANCE AUTHORITY; INDUSTRIAL REVENUE BOND MORTGAGE INSURANCE FUND.
- Motor vehicle insurance
  - Anti-stacking provisions, 38a–336(d)
  - Apportionment of risks, 38a–337
  - Arbitration by consumer affairs division, 38a–9(b)
    - Regulations, 38a–10
  - Calculation of settlement, constructive total loss, 38a–353
  - Cancellation of private passenger motor vehicle liability insurance policy
    - Notification of commissioner of motor vehicles, 38a–343a
  - Carriers for hire, fee exemption for filing, 13b–410b
  - Certificate of title for totaled vehicles
    - Damage report, attached, 14–16c(a)
    - Delivery of original to subsequent purchaser, 14–16c(b)
      - Rebuilt vehicles, sales, 14–16c(d)
    - Discontinuation of requirement, 14–16c(a)

Regulations, 14–16c(g)

Sales

Rebuilt vehicles, 14–16c(d)

Unfair method of competition or deceptive act, 14–16c(f)

Salvage or salvage parts only, stamped, 14–16c(a)

Exemption for vehicles declared total loss in settlement of theft claim, 14–16c(e)

Warning statement, 14–16c(c)

Choice of repair shop, 38a–354

Notice, identification cards, 38a–364(b)

Claims

Arbitration; regulations, 38a–10

Repair shop choice

Notice, estimate or appraisal inclusion in, 14–65l

Request for disclosure re, 38a–356(a), 38a–356(b)

Policy limits, 38a–335a

Underinsured motorist coverage, 38a–336c

Liability coverage of underinsured vehicle owner

Affidavits or statements, 38a–336c(c)

Effort to establish, 38a–336c(a)

Uninsured motorist coverage

Liability coverage of uninsured vehicle owner

Affidavits or statements, 38a–336c(b)

Effort to establish, 38a–336c(a)

Constructive total loss

Calculation of settlement, 38a–353

Failure to pay, 38a–816(16)

Disclosures, constructive total loss settlement, 38a–353

Discriminatory practices, 38a–358

Estimates, replacement parts, notice of, 38a–355

Fire damages, report to national insurance crime bureau, 38a–357

Fraudulent claims

Disclosure of information re, 38a–356(a), 38a–356(b)

Report by insurance commissioner, 38a–12(b)

Report by insurance company to insurance commissioner, 38a–356(c)

Uninsured motorist coverage, information re, 38a–356

Golf carts, operation on highway, 14–300g

Identification cards, 38a–364

Carried with vehicle, 14–13(a)

Duplicate, issued in, 38a–364(b)

False or fraudulent, 14–12b(b)

Private passenger motor vehicles registered in state, applicability to, 38a–364(d)

Registration application, accompanying, 14–12b(a)

Temporary cards issued with binder, 38a–364(c)

Insurer, name of, may be required by commissioner, 14–12c

Interstate carriers, fees for filing proof of, 13b–410a

Liability

Assigned risk plan, notice of possible eligibility, 38a–345

Binders, 38a–340

Cancellation of policy

Basis for, 38a–342

Definitions, 38a–341



- Fees, limits, 38a–343
- Information, liability of persons furnishing, 38a–346
- Notice, receipt, 38a–343
- Prohibited, when, 38a–358
- Reason for, 38a–343
- Cancellation of private passenger motor vehicle liability insurance policy
  - Fees, limits, 38a–343
  - Notice, receipt, 38a–343
  - Penalties, 38a–343
- Check, claim paid by, 38a–352
- Electronic transfer of funds, claim paid by, 38a–352
- Minimum coverages
  - Applicability, 38a–335(d)
  - Other states' laws, 38a–335(c)
  - State laws and regulations, 38a–335(a)
- Minimum provisions
  - Insurers, commissioner to consult with, 38a–334(b)
  - Regulations, commissioner to adopt, 38a–334(a)
- Motorcycles, 14–289f
- Nonrenewal
  - Notice of, proof of, 38a–344
  - Prohibited, when, 38a–358
- Policies deemed to provide coverage in accordance with regulations, 38a–338
- Policy information to be filed with commissioner, 38a–350
- Policy limits, disclosure, 38a–335a
- Renewal, 38a–340
  - Information, liability of persons furnishing, 38a–346
- Safe driver classification plans
  - Authority, establishment, 38a–347(b)
  - Commissioner to promulgate regulations, 38a–347(a)
- Safety glass, provisions for repair or replacement of, 38a–339(a)
- Underinsured motorist coverage, 38a–336(a)
  - Payment to limits of policy, 38a–336(b)
- Underwriting rules and regulations
  - Insured to file with commissioner, 38a–349(a)
  - Waiting period after filing, 38a–349(b)
- Uninsured motorists coverage, 38a–336(a)
  - Payment to limits of policy, 38a–336(b)
- Volunteer firemen and members of volunteer ambulance services, nonrenewal and surcharge on insurance prohibited, 38a–351
- Losses, information re
  - Access to, 38a–356(a), 38a–356(b)
  - Confidentiality, 38a–356(e)
  - Liability, limitation on, 38a–356(d)
  - Report to national insurance crime bureau, 38a–357
- No-fault
  - Appeal of orders, 38a–19
  - Assigned risk plan, 38a–385
  - Basic reparations benefits
    - Actions for, 38a–379
  - Bonds--*See* Special surety or guarantee bond filings, this heading.

- Chapter, supplementary effect of, 38a–388
- Civil action for benefits, 38a–379
- Conflict with chapters 246, 247, 248, 38a–388
- Definitions, 38a–363
- Failure to maintain, penalty, 14–12c
- Hearing on orders, 38a–19
- Identification cards
  - Failure to show, 14–213b
  - False or fraudulent
    - Penalties, 14–12c
  - Registration issued as result of is void, 14–12c
  - Provisions inapplicable, when, 14–12f
- Insurance commissioner, orders
  - Appeals, 38a–19(d)
  - Applicability, 38a–19(c)
  - Hearings, 38a–19(a)
  - License, suspended by, 38a–19
  - Rules of pleading or evidence, 38a–19(b)
- Liability of insurer under residual liability insurance, 38a–370(a)
- Licenses, 38a–19
- Mandatory security requirements
  - Failure to provide, 38a–371(d)
  - Insurance policy, 38a–371(b)
  - Private passenger motor vehicle, required of owner, 38a–371(a)
  - Self insurance, 38a–371(c)
  - Suspension of insurance coverage, 38a–371(f)
- Owners
  - Defined, 38a–363(d)
  - Mandatory security, 38a–371
  - Operation prohibited when minimum coverage not met, 14–213b
- Proof of, required
  - Failure to maintain, 14–12c
  - Provisions inapplicable, when, 14–12f
- Required coverage, policy deemed to provide, 38a–372
- Residual liability insurance, 38a–370
- Security requirements, 38a–371
- Self-insurance, 38a–371(c)
- Special surety or guarantee bond filings
  - Disapproval of, 38a–387(b)
  - Effective date, 38a–387(a)
  - Rate in excess of filed rate, 38a–387(d)
  - Regulations by insurance commissioner re, 38a–387(c)
- Notice
  - Choice of repair shop
    - Damage estimate or appraisal, 38a–354(c)
  - Identification cards, 38a–364(b)
  - Constructive total loss settlement, right to dispute, 38a–353
- Operation by persons under 18 without, 14–216
  - Work zones, increased fine, 14–212a
- Policy limits, request for disclosure re, 38a–335a
- Policy number, may be acquired by commissioner, 14–12c

- Private passenger nonfleet automobile insurance
  - Advisory organization, recommendations re, 38a–673(c)
  - Declination, cancellation or nonrenewal, prohibited when, 38a–358
  - Premium discount for senior citizens completing accident prevention course, 38a–683
- Proof of, required, 14–12b to 14–12e
- Provisions inapplicable, when, 14–12f
- Registration
  - Application, accompanied by current identification card or policy, 14–12b(a)
  - Requirement, 14–12b
    - Motorcycles, 14–12(f)
  - Suspension for failure to maintain, 14–12g
- Regulations, 14–12k
- Rented vehicles
  - Agencies, prohibitions, 38a–799(g)
  - Agency employees, training, 38a–799(d)
  - Commissions prohibited, 38a–799(f)
  - Coverage standards, rental agencies, 38a–799(c)
  - Definitions, 38a–799
  - Liability for damage to, 38a–335(b)
  - Permits, 38a–799(a)
    - Appeals, 38a–799(j)
    - Suspension or revocation, 38a–799(i)
  - Reports and returns, 38a–799(e)
  - Rules and regulations, 38a–799(b)
- Repairs by specific person, requiring prohibited, 38a–354
- Replacement parts, notice or written estimate, 38a–355
- Safety glass, provisions for repair or replacement of, 38a–339(a)
- Service bus owner, 14–29
- Statement of proof, 14–12b to 14–12e
- Subrogation
  - Collision deductible, inclusion in demand, 38a–351a
  - Underinsured vehicles, rights against owner or operator, prohibitions, 38a–336b
- Theft
  - Report of condition as precedent for settling claim for, 14–151a(b)
  - Report to national insurance crime bureau, 38a–357
- Totaled vehicle, duties of company, 14–16c(a), 14–16c(b)
- Underinsured motorist conversion coverage, re, 38a–336a
- Underinsured motorist coverage, 38a–336
  - Arbitration and award, referral prohibited, 52–549n
  - Claims, 38a–336c
    - Liability coverage of underinsured vehicle owner
      - Affidavits or statements, 38a–336c(c)
      - Effort to establish, 38a–336c(a)
  - Coverage of employee in course of employment, 38a–336(f)
  - Limitation of actions, 38a–336(g)
  - Payment to limits of policy, 38a–336(b)
  - Subrogation rights against owner or operator of underinsured vehicle, prohibitions, 38a–336b
- Unfair practices, total loss; failure to pay, 38a–816(16)
- Uninsured motorist coverage, 38a–336
  - Arbitration, 38a–336(c)
  - Referral prohibited, 52–549n

Claims, 38a–336c

Liability coverage of uninsured vehicle owner

Affidavits or statements, 38a–336c(b)

Effort to establish, 38a–336c(a)

Coverage of employee in course of employment, 38a–336(f)

Definition of underinsured motor vehicle, 38a–336(e)

Fraudulent claims, information re, 38a–356

Limitation of actions, 38a–336(g)

Payments to limits of policy, 38a–336(b)

Policy deemed to provide coverage in accordance with regulations, 38a–338

Social Security disability benefits not to reduce, 38a–336(b)

Theft of vehicle, reported to national insurance crime bureau, 38a–357

Volunteer firemen, nonrenewal and surcharge on insurance prohibited, 38a–351

Motor vehicle physical damage appraisers

Licensing

Appeal, 38a–776

Application

Filing fee, 38a–769(a)

Misrepresentation, 38a–772

Required, 38a–769(a)

Signatures, 38a–769(b)

Definitions, 38a–790(d)

Examination of books and records, 38a–769(f)

Fee, payment of, 38a–790(a)

Fines

Appeal, 38a–774(b)

Authority of commissioner, 38a–774(a)

Maximum amount, 38a–790(b)

Good moral character, proof of, 38a–769(c)

Issuance of license, 38a–769(d)

Notice of change in licensee information, 38a–771

Penalty, 38a–777

Reciprocity, 38a–790(a)

Regulations, 38a–769(e), 38a–790(a)

Renewal, 38a–769(g), 38a–790(a)

Required, 38a–790(a)

Suspension or revocation of license

Appeal, 38a–774(b)

Authority of commissioner, 38a–774(a)

Term of license, 38a–790(a)

Testing

Impersonation in taking examination, 38a–773

Required, 38a–769(c)

Waiver, 38a–790(c)

Written examination

Impersonation in taking examination, 38a–773

Required, 38a–769(c)

Waiver of, 38a–790(c)

Motor vehicle theft task force, membership of, 14–211a(a)

Motorboat insurance, rate credit for safe boat handling course, 38a–684

Motorcyclists, premium discount for completing training courses, 38a–685

- Municipal bond issues, authority to establish credit facilities, 7–370b
- Municipal employees, for, 7–464, 7–464a
- Municipal risk management pools
  - Insurance laws inapplicable to, when, 7–479e(e)
  - Not insurer or insurance company, 7–479e(a)
- Municipal sewerage systems, agreement with bondholders re, 7–266
- Municipal transit bonds, lawful investment of, 7–273g(f)
- Mutual insurance companies
  - Definition of mutual insurer, 38a–1(11)(D)
  - Hospital and medical service corporations, conversion from, 38a–155
  - Indemnification of directors, officers and employees, 38a–62
  - Limitation of liability of director, 38a–63
  - Risks, limitation of, 38a–73
- National association of insurance commissioners
  - Domestic insurance companies, reports to, 38a–53(a)(1)
  - Financial statements by insurance companies and health care centers, 38a–53(c)
    - Audited financial reports, filing with, 38a–54
  - Foreign insurance companies, reports to, 38a–53(b)
  - Fraternal benefit societies, annual report, filed with, 38a–614(1), 38a–614(2)
- National insurance crime bureau
  - Central index file, 38a–357
  - Insurance company to report theft of, 38a–357
- Natureopathy, professional liability insurance, 20–39a
- Neighborhood assistance tax credits, not granted to, 12–632(g)
- Nonadmitted insurer, defined, 38a–1(11)(E)
- Nonparticipating insurance, 38a–46
- Nonrenewal of personal and commercial risk insurance policies
  - Notice to insured, 38a–323(a)
    - Aged persons, delivery to designated third-party, 38a–323a, 38a–323(a)
    - Failure to notify, 38a–323(c)
  - Premium billing, 38a–323(b)
    - Failure to provide, 38a–323(c)
    - Municipality as named insured, 38a–323(d)
  - Reports to insurer, 38a–326
  - Surplus line insurer, 38a–323(f)
- Notice
  - Change in address, employer, name, or members of license holder, notification of commissioner, 38a–771
  - Life insurance policy paid up, 38a–441
  - Maternity care, mandatory minimum stay coverage, 38a–503c(e), 38a–530c(e)
  - Policies, required on each, 38a–745
  - Risk retention groups
    - Notice on policies, 38a–255
- Nurse practitioners, mandatory coverage for services of, 38a–499, 38a–526
- Nurses, advanced practice registered
  - Professional liability insurance, 20–94c
- Obstetrician-gynecologists, direct access to
  - Group policies, under, 38a–530b
- Occupational therapy, coverage for, 38a–496, 38a–524
- Optometrists, professional liability insurance, 20–133b
- Participating insurance, 38a–46

## Peer review and malpractice screening panel

### Peer review

Committee proceedings, not subject to discovery, when, 19a–17b(d)

Definitions, 19a–17b(a)

Medical review committee member, immunity, 19a–17b(c)

Person providing testimony or evidence, immunity, 19a–17b(b)

### Records

Access, public health department, 19a–17c(b)

Disclosure, Freedom of Information Act, exceptions, 19a–17c(a)

## Penalties for violations, 38a–830

### Civil action by commissioner

Noncompliance by managing general agents, 38a–90f

Violation of rehabilitation or liquidation order by managing general agents, 38a–90f

### Managing general agents, 38a–90f

## Person, defined, 38a–1(14)

## Personal and commercial risk insurance rating practices

### Advisory organizations

Changes in organization, 38a–673(b)

Compilations of past and current rates, 38a–673(d)

Required information, 38a–673(a)

Unfair or unreasonable practices, prohibited, 38a–673(e)

Use of information, 38a–668

## Binders, 38a–322

### Commercial risk insurance

Cancellation of policies, notice, 38a–324

Surplus lines insurer, 38a–324(b)

Definitions, 38a–696(a)

Premium billing, mailing or delivery by managing general agent, 38a–323(b)

### Rating plans

Employers' liability filing, waiting period, 38a–676(b)

Review, 38a–676(a)

Workers' compensation, filing, waiting period, 38a–676(b)

### Reports annually to commissioner, 38a–696(b)

Compilation by commissioner, 38a–696(e)

Contents, 38a–696(c)

Submission, 38a–696(d)

### Standards for making and use of rates

Advisory organizations, regulations re, 38a–673(c)

Eligible significant risks, 38a–665(e)

Excessive or inadequate, 38a–665(a)

Expense provisions, 38a–665(c)

Factors, 38a–665(b)

Grouping risks by classification, 38a–665(d)

Out-of-state losses, adjustment for, prohibited, 38a–665(f)

Regulations re, 38a–665(g)

Unfairly discriminatory, 38a–665(a)

Transfer of policy, cancellation notice not required, 38a–324(a)

### Definitions, 38a–663

### Deregulation, 38a–694

### Dividends, payment not deemed a rating plan, 38a–681

### Driver training courses, rate credit, 38a–682

## Examinations

- Admitted insurer, 38a-677(b)
- Advisory organizations, 38a-677(a)
- Costs, 38a-677(d)
- Joint underwriting or reinsurance organization, 38a-677(a)
- Officers, managers, agents and employees, 38a-677(c)
- Rating organizations, 38a-677(a)

Form of contract, approval, 38a-676(c)

## Homeowners insurance, rules and regulations

- Approval procedure, 38a-689(b)
- Filing with commissioner, 38a-689(a)

## Information

- Rate making and rating systems, exchange, 38a-669
- Withholding or giving false or misleading, 38a-679

Insurance excepted from regulation, 38a-664

Insurers concerted action re rate making, policy preparation, etc., 38a-666

Insurers having common ownership or management, 38a-667

## Joint underwriting or joint reinsurance

- Changes in organization, notice, 38a-674(b)
- Information required of group or organization, 38a-674(a)
- Organization, 38a-671
- Records and information to be maintained, 38a-675(a)
- Rules and statistical plans re loss and expense experience, approval, 38a-675(b)
- Unfair or unreasonable practice, prohibited, 38a-674(c)

Legislative findings re, 38a-694

Market exemption, ruling by commissioner re, 38a-692

Penalties for violation, 38a-680

## Personal risk insurance

- Binders, 38a-322
- Competitive market, hearing as to existence, 38a-687(a)
  - Investigations by commissioner, 38a-687(d) to 38a-687(g)
  - Monitoring degree of competition, 38a-687(c)
  - Product market and geographic market components, 38a-687(b)
- Competitive or noncompetitive market, filing in review of rates, 38a-688
- Consumer information system, developed by commissioner, 38a-691
- Denial of claim, notice to insured, 38a-323b
- Filing rates with commissioner, 38a-688(a)
  - Restrictions, 38a-688a
- Interim rates, 38a-688(b)
- Nonrenewal of policy, notice to insured, 38a-323(a)
  - Aged persons, delivery to designated third-party, 38a-323a, 38a-323(a)
  - Failure to notify, 38a-323(c)
  - Premium billing, 38a-323(b)
    - Failure to provide, 38a-323(c)
  - Municipality as named insured, 38a-323(d)
  - Surplus line insurer, 38a-323(f)
  - Time for, 38a-323(e)
- Review of rates by commissioner, 38a-688a, 38a-688(b)
- Standards for making and use of rates, 38a-686(b)
  - Credit history, 38a-686(b)
  - Eligible significant risks, 38a-686(b)

- Excessive or inadequate, 38a–686(a)
- Factors in determining excessiveness, 38a–686(b)
- Financial history measurement programs, 38a–686(b)
- Grouping risks by classification, 38a–686(b)
- Out-of-state losses, adjustment for, prohibited, 38a–686(c)
- Regulations re, 38a–686(d)
- Unfairly discriminatory, 38a–665(a)
- Transfer of policy, notice to insured, 38a–323(b)
- Premium discount for senior citizens completing accident prevention course, 38a–683
- Professional malpractice insurance, 38a–676(a)
  - Rate review, 38a–676a
- Rating organization
  - Eligibility for membership, rules, 38a–672(d)
  - Examination of application, 38a–672(c)
  - Insurers with common ownership or management, joining organization, 38a–672(e)
  - License required, 38a–672(a)
  - Qualifications, 38a–672(b)
  - Use of information, 38a–668
- Regulations
  - Adopted by commissioner, 38a–693
  - Policy approval, for, 38a–676(c)
- Residual markets, filing of and review of rates, 38a–688
- Safe boat handling courses, rate credit for, 38a–684
- Savings, payment not rating plan, 38a–681
- Unabsorbed premium deposits, payment not rating plan, 38a–681
- Uninsurable applicants
  - Agreements to insure, 38a–670(a)
  - Commissioner to approve agreements, 38a–670(b)
  - Review of agreements by commissioner, 38a–670(c)
- Violations of law
  - Appeals, 38a–678(d)
  - Certificate of authority, suspension or revocation, 38a–678(d)
  - Complaint, 38a–678(a)
  - Hearing, 38a–678(a)
  - License, suspension or revocation, 38a–678(b)
  - Orders to violators, 38a–678(d)
  - Penalties, 38a–680
  - Public hearing, 38a–678(c)
  - Review of rate by insurer or rating organization, 38a–678(a)
- Workers' compensation and employers' liability
  - Rating plan and rules re, filed with commissioner, 38a–676(b)
  - Statistical plan approved by commissioner, 38a–690
- Personal risk policies
  - Credit history, 38a–686(b)
    - Declining, cancelling, or failing to renew based on, prohibition, 38a–688b
  - Premiums, late payment, notice of fees, 38a–323c
  - Repair or remediation work, estimate to insured, 38a–313a
- Pharmacist, contract for reimbursement for costs of drugs or services, 38a–471
- Pharmacy benefits managers, 38a–479aaa to 38a–479hhh
  - Appeals, 38a–479hhh
  - Definitions, 38a–479aaa



Forms, 38a-479ggg

Hearings, 38a-479ccc(c), 38a-479ddd

    Powers of commissioner, 38a-479eee

Investigations, 38a-479eee

Oaths, administration of, 38a-479eee

Registration, 38a-479bbb

    Applications, 38a-479bbb(b), 38a-479bbb(c), 38a-479fff

        Following denial hearing, 38a-479ddd(c)

    Bonds, surety, 38a-479bbb(c)

    Certificates of registration, 38a-479ccc

    Corporations, 38a-479bbb(b)

    Denial, 38a-479ccc(a)

        Grounds, 38a-479ccc(b)

        Notice, 38a-479ddd(b)

    Hearings, 38a-479ddd

    Notice, 38a-479ddd(a)

    Exemptions, 38a-479bbb(d)

    Expiration, 38a-479fff

    Fees, 38a-479bbb(c), 38a-479fff

    Issuance, 38a-479ccc(a)

    Necessity, 38a-479bbb(a), 38a-479bbb(e)

    Partnerships, 38a-479bbb(b)

    Reapplication

        Following denial hearing, 38a-479ddd(c)

    Renewal, 38a-479fff

        Denial, 38a-479ccc(b)

    Suspension or revocation

        Grounds, 38a-479ccc(b)

        Hearings, 38a-479ccc(c)

        Notice, 38a-479ccc(c)

Regulations, 38a-479ggg

Subpoenas, 38a-479eee

Physician assistants, mandatory coverage for services of, 38a-499, 38a-526

Physicians

    Disclosure of information to, 38a-988(4)

    Professional liability insurance, required, 20-11b

Plain language law

    Certification, 38a-297(c)

    Consumer contract plain language law, exempted from, 42-153(b)

    Definitions, 38a-296, 38a-297

    Effective dates, 38a-299(a), 38a-299(c)

    Exemption, 38a-300

    Flesch reading ease test score

        Computation of, 38a-298

        Maximum score, 38a-297(a)

        Lower score, when authorized, 38a-297(b)

    Non-English language policy, 38a-297(d)

    Readable language, defined, 38a-297(a)

    Refiling not necessary, when, 38a-299(b)

    Risk not increased by, 38a-300(a)

    Short title, 38a-295

- Podiatrists, professional liability insurance, 20–58a
- Policemen and firemen survivors' benefit fund, policy, 7–323f
- Policies--*See also* particular type of insurance, this heading.
  - Borrowing on, 38a–435
  - Claims against the state, payments made not recoverable under, 4–160a
  - Defined, 38a–1(15)
  - Nonrenewal of personal and commercial risk policy, notice of, 38a–323(a)
    - Aged persons, delivery to designated third-party, 38a–323a, 38a–323(a)
    - Failure to notify, 38a–323(c)
    - Surplus line insurer, 38a–323(f)
  - Notice required on each policy, 38a–745
  - Nurse practitioners, mandatory coverage for services of, 38a–499
  - Physician assistants, mandatory coverage for services of, 38a–499
  - Plain language--*See* Plain language law, this heading.
  - Readable language--*See* Plain language law, this heading.
  - Risk retention groups, notice on policies, 38a–255
  - Signatures, 38a–283
  - Signing in blank prohibited, 38a–713
  - Stop loss policy form, approval, 38a–8b
  - Unfair practices--*See* Unfair practices, this heading.
- Power of attorney, transactions, 1–49
- Preferred provider networks, 38a–479aa to 38a–479gg
  - Adverse action against complainants prohibited, 38a–479ff
  - Books and records, inspection, 38a–479aa(e)
  - Contracts, managed care organizations, services provided to, 38a–479bb
    - Changes, 38a–479cc
    - Licenses, necessity, 38a–479aa(b), 38a–479bb(a)
    - Network duties, 38a–479cc
    - Standard provisions, 38a–479aa(l), 38a–479bb
  - Definitions, 38a–479aa(a)
  - Duties, 38a–479cc
    - Insurance commissioner, 38a–479dd
  - Enrollees, managed care organization debts, immunity, 38a–479bb(k)
  - Filing requirements, 38a–479aa
  - Grievances, 38a–479ee
    - Retaliation against complainants prohibited, 38a–479ff
  - Healthcare advocate, complaints, referrals, 38a–479ee
  - Hearings, 38a–479ee
  - Investigations, 38a–479ee
  - Licenses
    - Fees, 38a–479aa(j)
    - Necessity, 38a–479aa(b), 38a–479bb(a)
    - Suspension or revocation, 38a–479ee
  - Net worth requirements, 38a–479aa(h)
    - Consortium of federally qualified health centers, inapplicable to, 38a–479aa(n)
  - Notices, 38a–479aa(g)
    - Outstanding amounts, 38a–479dd
  - Outstanding amounts, examination, 38a–479dd
  - Payments, 38a–479cc
  - Providers, criteria, 38a–479aa(d)
  - Regulations, 38a–479gg

Reports, 38a-478a

Reserves, surety bonds or other financial security criteria, 38a-479aa(i), 38a-479bb(b)

Consortium of federally qualified health centers, inapplicable to, 38a-479aa(n)

Use of funds, examinations, 38a-479aa(f)

Utilization review, 38a-479aa(m)

Violations, penalties, 38a-479ee

Whistleblowers, retaliation against prohibited, 38a-479ff

## Premiums

Advanced by producer, cancellation for failure to reimburse, 38a-716

### Discounts

Homeowners insurance, shutters or impact resistant glass installation, 38a-316b

Motorcyclists completing training courses, 38a-685

Failure to remit, 38a-712

Late payment, notice of fees, personal risk policies, 38a-323c

Mortgage debt, premium included, 49-2a

Payment to producer, payment to company, 38a-715

Personal and commercial risk policies, premium billing for, 38a-323(b)

Failure to provide, 38a-323(c)

Municipality as named insured, 38a-323(d)

Rebates, 38a-825

### Tax

Amount, 38a-743(a)

Assessments for guaranty association, offset, 38a-841

Captive insurance companies, 38a-91nn

### Credit

Displaced workers, hiring, 12-217hh

Jobs creation tax credit program, 12-217ii

Insurance and financial services export zone companies, exemption, 32-538(b)

Penalty, 38a-743(b)

Risk retention groups, 38a-254

Prepaid legal services--*See* PREPAID LEGAL SERVICES.

Pretext interviews, use for obtaining insurance information, 38a-978

Privacy protection--*See* Insurance Information and Privacy Protection Act, this heading.

Private employer workers' compensation group self-insurance--*See* WORKERS' COMPENSATION, *at* Insurance.

## Producers

Appointments, 38a-702m

Renewal, 38a-784

Termination of, 38a-709

Assumed or fictitious names, 38a-702i

Boards of education, disclosure of fees and compensation to, 38a-707b

Cancellation of contract because of adverse underwriting experience, protection of independent insurance agents from, 38a-710

Checks returned for insufficient funds, 38a-712

Commissions, prohibitions, 38a-702l

Compensation practices, placement of insurance, 38a-707a

### Contracts

Remuneration, 38a-42

Termination of, 38a-709

Credit, extension of, restrictions on negotiation of insurance incidental to, 38a-718

Criminal law, foreign states, reports, 38a-702o

- Disciplinary actions, 38a–702k
  - Foreign states, reports, 38a–702o
- Examinations, 38a–702d
  - Exemptions, 38a–702h
- Fees
  - Agents and agencies, appointments, 38a–702m
  - Prohibitions, 38a–702l
- Fines and penalties, 38a–702k
- Fraternal benefit societies, exemption of, 38a–705
- Independent producers, protection from cancellation of contract because of adverse underwriting experience, 38a–710
- Insurance agents, appointments, 38a–702m
- Insurance brokers, appointments, 38a–702m
- Licensing, 38a–702a to 38a–702r
  - Acting as producer without license, 38a–704
  - Application, 38a–702e, 38a–782
    - Not accompanied by required fee, return or invoicing, 38a–770
  - Signatures, 38a–769(b)
  - Authority granted by examination qualification, 38a–782(a)
- Bail bond insurance
  - Application of law, 38a–702r
- Cancellation or nonrenewal of appointments, notice, 38a–784
- Contents, 38a–702f
- Continuing education requirements, insurance commissioner to adopt, 38a–782a
- Definitions, 38a–702a
- Denial, 38a–702k
- Duration, 38a–702f
- Examination of books and records, 38a–769(f)
- Examinations, 38a–702d, 38a–769(c)
  - Exemption, 38a–702e(g)
  - Waiver of requirement, 38a–702e(f)
- Excess line brokers, application of law, 38a–702q
- Exemptions, 38a–702c
- Expiration of license, 38a–784a
- Good moral character, proof of, 38a–769(c)
- Issuance, 38a–702f, 38a–769(d)
- Managing general agents, 38a–90b
- Necessity, 38a–702b
- Nonresidents, 38a–702g, 38a–702n
- Notice of change in licensee information, 38a–771
- Penalty, acting as producer without license, 38a–704
- Plan for renewal of appointments, 38a–784
- Prohibitions, 38a–782(b)
- Reciprocity, 38a–702h, 38a–702n
- Regulations, 38a–702p, 38a–769(e)
- Reinstatement, 38a–702f
- Renewal, 38a–769(g)
  - Waiver, 38a–702f
- Revocation or suspension, 38a–702k
- Surplus lines, application of law, 38a–702q
- Suspension or revocation, 38a–771, 38a–774(b)

- Temporary licenses, 38a–702j
- Title insurance, application of law, 38a–702r
- Written examination required, 38a–769(c)
- Lines of authority, 38a–702f
- Misrepresentation to induce change of insurance, 38a–826
- Municipalities, disclosure of fees and compensation to, 38a–707b
- Nonresidents, licensing, 38a–702g
- Notification to commissioner
  - Bankruptcy proceedings, 38a–771
  - Felony conviction, 38a–771
    - Penalties for failure to notify, 38a–771
  - Penalties for failure to notify, 38a–771
- Payment by insured to producer as payment to company, 38a–715
- Premiums
  - Advanced by producer, cancellation of policy, 38a–716
  - Remit, failure to, 38a–712
- Probation, 38a–702k
- Reports
  - Criminal law, foreign states, 38a–702o
  - Disciplinary actions, foreign states, 38a–702o
- Sales representatives
  - Commissions, failure to pay, inapplicable to producers, 42–484(c)
- Service fees chargeable by, limited, 38a–707(a)
  - Advisory representatives, exemption, 38a–707(d)
  - Maximum fees, schedule of, 38a–707(b)
- Signing or countersigning insurance policies in blank, prohibited, 38a–713
- Temporary licenses, 38a–702j
- Termination of appointment, 38a–709
- Unlicensed insurance or surety company, soliciting business for, prohibited, 38a–703
- Professional liability insurance
  - Cancellation of policies, record, 38a–393
  - Chiropractors, 20–28b
  - Natureopathy, 20–39a
  - Notice of cancellation or discontinuation of insurance to covered employees
    - Failure to give notice, 38a–325(b)
    - Professional, defined, 38a–325(c)
    - Required, 38a–325(a)
  - Nurses, advanced practice registered, 20–94c
  - Physical therapists, 20–73d
  - Physicians, 20–11b
  - Podiatrists, 20–58a
  - Policies issued on claims-made basis, mandatory provisions, 38a–394
  - Professional malpractice data base, establishment of, 38a–395(d)
  - Radiologist assistants, 20–74rr
- Professional malpractice, 38a–8(g)
- Professional malpractice data base
  - Closed claims, reports, 38a–395(b)
  - Contents, 38a–395(c)
  - Definitions, 38a–395(a)
  - Establishment of, 38a–395(d)
  - Public health commissioner, electronic access, 38a–395(e)

- Professional peer review organization, disclosure of information to, 38a-988(15)
- Property and casualty insurance--*See also* Fire insurance, this heading.
  - Advisory organization, recommendations of, 38a-673(c)
  - Assigned risk plan, 38a-329(a)
    - Refund of unearned premium, 38a-329(b)
  - Automobile liability insurance--*See* Motor vehicle insurance, this heading.
  - Consumer leases, 42-404
    - Charges, limitations, 42-414
  - Executions, exemption from, 52-352b(e)
  - Fictitious grouping for insurance purposes prohibited, 38a-827
  - Home warranty contract or home warranty service agreement, 38a-320
  - Homeowners insurance--*See* Homeowners insurance, this heading.
  - Hospitals, liens on policies, 49-73
  - Indemnification for injuries from future accident, 38a-319
  - Insurance producers--*See also* Producers, this heading.
    - Lines of authority, 38a-702f
  - Joint underwriting association, 38a-329
  - Liability policy, liability of insurer under, 38a-321
  - Liens on accident and liability policies, 49-73
  - Mass marketing--*See* Mass marketing of personal lines of property and casualty insurance, this heading.
  - Municipal employees, for, 7-464
  - Personal and commercial risk insurance rating practices, 38a-689(b)
  - Premium reserve, 38a-80
  - Prepaid legal services, contract for, 38a-230(c)
  - Proceeds of, disclaimer of--*See* ESTATES, *at* Disclaimer of property.
  - Producers--*See also* Producers, this heading.
    - Lines of authority, 38a-702f
  - Rates--*See* Personal and commercial risk insurance rating practices, this heading.
  - Rules and regulations
    - Approval procedure, 38a-689(b)
    - Filing with insurance commissioner, 38a-689(a)
  - Simultaneous death, distribution of proceeds, 45a-440(d)
  - Time shares, 42-103uu
  - Transfer of policy, notice to policyholder, 38a-330
  - Trustee to receive proceeds of, 45a-471
  - Underinsured motorist coverage, 38a-336
  - Unfair practices, failure to timely pay claims, 38a-816(15)
  - Uninsured motorist coverage, 38a-336
  - Workers' compensation, employer to continue while employee receives, 31-284b, 31-284c
- Public adjusters--*See* Adjusters, public, this heading.
- Public service companies, 16-50f
- Rates
  - Driver training courses, credit for, 38a-682
  - Effective date for revised rates and supplementary rate information, 38a-695
  - Examinations, 38a-677
  - Excessive or inadequate, defined, 38a-665
  - Health insurance policy, individual, 38a-481(b) to 38a-481(e)
  - Joint underwriting or reinsurance, 38a-674
  - Rating organizations
    - Captive insurance companies joining, 38a-911l
    - Defined, 38a-663

- Examination, 38a-677
- License, 38a-672
- Operation authorized, when, 38a-671
- Records, 38a-675
- Rating plans, 38a-676
- Uninsurable applicants, agreements to insure, 38a-670
- Violations, penalties, 38a-680
- Rating organizations--*See* Rates, this heading.
- Readable language in insurance policies--*See* Plain language law, this heading.
- Receivership, access to records, 38a-851(b)
- Records and assets
  - Access to by liquidators, receivers, or statutory successors, 38a-851(b)
  - Retention in state, 38a-57
- Redlining regulations, 38a-824
- Regulatory authority, disclosure of information to, 38a-988(5)
- Rehabilitation of insurers--*See* INSURERS REHABILITATION AND LIQUIDATION ACT.
- Rehabilitation services, group hospital or medical insurance coverage for, 38a-523
- Reinsurance
  - Annual reports, 38a-53(a)(2)
  - Ceded agreements; material nonrenewals, cancellations or revisions of
    - Reports, filing of, 38a-67(a)
    - Contents, 38a-67b(b)
    - Waiver of reporting requirement, when, 38a-67b(a)
  - Contracts of, 38a-289
    - Bulk reinsurance agreement, 38a-66
  - Financial condition, electronically filed report to NAIC, 38a-85(a)
    - Assuming insurance company, 38a-85(e)
  - Financial guaranty insurance corporations, 38a-92b
  - Foreign captive insurance companies assuming, 38a-91kk
- Reinsurance intermediary-brokers
  - Defined, 38a-760a(6)
  - Licensing, 38a-760b
  - Statements of financial condition, 38a-760e
  - Transactions
    - Records, 38a-760d
    - Written authorization required, 38a-760c
- Reinsurance intermediary-managers
  - Defined, 38a-760a(7)
  - Examination of, 38a-760i
  - Licensing, 38a-760b
  - Material noncompliance, penalties, 38a-760j
  - Prohibited practices, 38a-760g
  - Statements of financial condition, 38a-760g
  - Suspension or revocation of license, 38a-760j
  - Transactions
    - Minimum provisions, 38a-760f
- Reinvestment funds
  - Certification
    - Applications, 38a-88a(c)(3)
    - Continuation, requirements, 38a-88a(c)(6)
  - Decertification, 38a-88a(c)(10)

- Defined, 38a–88a(c)(1)
- Distributions or payments, 38a–88a(c)(8)
- Eligible capital investments, 38a–88a(c)(2)
- Financial statements, 38a–88a(c)(7)
- Noncompliance, notice, 38a–88a(c)(9)
- Regulations, 38a–88a(j)
- Reports, 38a–88a(c)(7)
  - Review, 38a–88a(c)(9)
- Tax credits
  - Allocations, issuance, 38a–88a(c)(5)
  - Applications, 38a–88a(c)(4)
  - Available, when, 38a–88a(d)
  - Carry forward, 38a–88a(i)
  - Combined tax returns, 38a–88a(f)
  - Maximum amounts, 38a–88a(e)
  - Multiple credits for same investment, prohibition, 38a–88a(h)
- Research, disclosure of information for, 38a–980, 38a–988(9)
- Reserves, 38a–76
  - Financial guaranty insurance corporations, 38a–92d
- Residual market mechanism, information concerning obtaining insurance through, 38a–986, 38a–987
- Riot reinsurance reimbursement fund
  - Assessment of insurers, 38a–896
  - Creation of, 38a–894
  - Insolvency of insurer, 38a–898
  - Property insurance, additional premium charged on, 38a–897
  - Secretary for housing and urban development, reimbursement for reinsurance, 38a–895
  - Treasurer, collection of assessments by, 38a–894
- Risk retention groups
  - Annual report, electronically filed with NAIC, 38a–253(b)
  - Applicability of insurance laws to purchasing groups, 38a–260
  - Commissioner's authority, 38a–262
  - Compliance with laws, 38a–251
  - Definitions, 38a–250
  - Disclosure when risk retention group or insurer not admitted in state, 38a–260
  - Federal injunctions enforceable, 38a–265
  - Financial examination of out-of-state groups, 38a–253(c)
  - Hazardous financial condition, 38a–256
  - Impaired financially, 38a–256
  - Insolvency guaranty funds, prohibited from contributing to, 38a–259
  - Insurance companies as members in or owners of, prohibited, 38a–258
  - Licensure, 38a–251
    - Producers, 38a–263
  - Notice
    - Policies, on, 38a–255
    - Purchasing groups, to commissioner, 38a–261
- Out-of-state groups
  - Financial examination, 38a–253(c)
  - Requirements, 38a–252
  - Submittals to commissioner, 38a–253(a)
- Penalties, 38a–264
- Plan of operation, submittal, 38a–251



- Policies, notice on, 38a-255
- Premiums subject to taxation, 38a-254
- Producers, licenses, 38a-263
- Purchasing groups, notice to commissioner, 38a-261
- Regulations, adoption, 38a-266
- Solicitation of ineligible person prohibited, 38a-257
- Taxation, premiums subject to, 38a-254
- Violations, 38a-264
- Risk-based capital, definition, 38a-72(d)
- Risks, limitation of, 38a-73
- Sales tax exemption, 12-412(11)
- Sanctions, insurers advising against need or retention of attorney, 38a-832
- Securities exempt from registration under Uniform Securities Act, 36b-21(a)
- Service of process, commissioner as agent for, 38a-25
- Settlement
  - Notice, 52-225e
  - Structured settlement, transfer of payment rights, 52-225f to 52-225l
    - Approval, 52-225i
    - Procedure, 52-225k
    - Definitions, 52-225g
    - Discharge of obligor, 52-225j
    - Disclosures to payee, 52-225h
    - Disputes, 52-225l
    - Liability of transferee, 52-225j
    - Life-contingent payments, extension to, 52-225l
    - Prior to 10-1-03, 52-225f
    - Waiver of statutory provisions, prohibition, 52-225l
- Special favors, 38a-825
- Special funds
  - Agreement with bondholders re, 7-266
  - Payment of bonds from, 7-268
- State employees
  - Group hospitalization, medical and surgical insurance plan, 5-259
    - Competitive selection, 5-259a
  - Group life insurance, 5-257
    - Competitive selection, 5-259a
- State property, proceeds re, disposition of, 4-31
- State, defined, 38a-1(16)
- Statute of limitations, 38a-290
- Stock insurance company, limitation of risks, 38a-73
- Stock, exchange for stock of another insurer, 38a-152
- Stockholder information supplements, confidentiality, 38a-69a(b)
- Stop loss policy form, approval, 38a-8b
- Structured settlement--*See* Settlement, this heading.
- Subsidiary, defined, 38a-1(17)
- Substance abuse, group policy covering, 38a-533
- Succession tax, proceeds exempt, 12-342
- Supervision of insurers--*See* INSURERS REHABILITATION AND LIQUIDATION ACT.
- Surety insurance--*See also* SURETY.
  - Fictitious grouping for insurance purposes prohibited, 38a-827
- Surplus lines brokers

- Affidavit as to attempt to procure insurance from authorized insurers, 38a-741
- Authorized insurers, affidavit as to attempt to procure insurance from, 38a-741
- Credit, extension of, restrictions on negotiation of insurance incidental to, 38a-718
- Insurance producers, licensing, application of law, 38a-702q
- Liability of licensee, 38a-744
- Licensing
  - Appeal, 38a-776
  - Application
    - Filing fee, 38a-769(a)
    - Misrepresentation, 38a-772
    - Not accompanied by required fee, return or invoicing, 38a-770
    - Required, 38a-769(a)
    - Signatures, 38a-769(b)
  - Authority conferred by license, 38a-794(a)
  - Examination of books and records, 38a-769(f)
  - Fee, payment of, 38a-794(b)
  - Fines
    - Appeal, 38a-774(b)
    - Authority of commissioner, 38a-774(a)
  - Good moral character, proof of, 38a-769(c)
  - Issuance of license, 38a-769(d)
  - Misrepresentation, 38a-772
  - Nonresidents, 38a-702g
  - Notice of change in licensee information, 38a-771
  - Penalty, 38a-777
  - Regulations, 38a-769(e)
  - Renewal, 38a-769(g), 38a-794(b)
  - Suspension or revocation of license
    - Appeal, 38a-774(b)
    - Authority of commissioner, 38a-774(a)
  - Term of license, 38a-794(b)
  - Testing
    - Impersonation in taking examination, 38a-773
    - Required, 38a-769(c)
    - Waiver, 38a-794(c)
  - Written examination
    - Impersonation in taking examination, 38a-773
    - Required, 38a-769(c)
    - Waiver, 38a-794(c)
- Notice on policies issued by unauthorized insurers, 38a-745
- Premium tax
  - Interest, 38a-743(b)
  - Payments by licensee to commissioner, 38a-743(a)
  - Penalty for failure to pay, 38a-743(b)
- Premiums, failure to remit, 38a-712
- Record of policies procured from unauthorized insurers, 38a-742
- Regulation by commissioner, 38a-740
- Unauthorized insurers
  - Notice on policies issued by, 38a-745
  - Record of policies procured from, 38a-742
- Tax credits, investment funds, 38a-88a(b)

Taxation--*See* INSURANCE COMPANIES, HOSPITAL AND MEDICAL SERVICES CORPORATIONS TAXES.

Teachers, indemnification from damage suits, 10–235

Terrorism exclusion, fire insurance, 38a–307a

Third parties, settlement, notice to claimant, 52–225e

Title insurance

- Activities of title insurers, authorized, 38a–403

- Agent

  - Division of premiums and charges, 38a–415

  - Favored title agent, 38a–417

  - License requirements, exemptions, 38a–413

- Application of act, 38a–401(a), 38a–401(b)

- Authorized activities of title insurers, 38a–403

- Branch offices, 38a–403

- Capital and surplus requirements, 38a–405

- Charges

  - Division of, 38a–415

  - Publication of schedules, 38a–420

- Construction with other laws, 38a–401(c)

- Definitions, 38a–402

- Dissolution, use of reserve on, 38a–409

- Examination of title, evidence of, 38a–407

- Favored title agent or insurer, 38a–417

- Financial interest, disclosure of

  - Controlled business, 38a–416(c)

  - Failure to comply with statutory requirements, 38a–416(e)

  - Filing of reports, 38a–416(b)

  - Forms for disclosure, 38a–416(a)

  - Maintenance of disclosure forms, time requirements, 38a–416(a)

  - Producer of title insurance business, referral of applicant by, 38a–416(a)

- Forms

  - Filing

    - Approval of forms

      - Required, 38a–421(c)

      - Time limitations, 38a–421(a)

    - Documents subject to filing requirement, 38a–421(a)

    - Hearings, 38a–421(a)

    - Reinsurance contracts and agreements, filing not required, 38a–421(b)

      - Required, 38a–421(a)

  - Standards, 38a–422

- Indian land claims, 38a–424a

- Inducements, prohibition on, 38a–414(a)

- Insolvency, use of reserve on, 38a–409

- Insurance producers, application of law, 38a–702r

- Investments

  - Ineligible investment, 38a–412(b)

  - Title plants, in, 38a–412(a)

- Licensing

  - Agent, exemptions, 38a–413

  - Required, 38a–403

- Limitation on, 38a–45

- Liquidation, use of reserve on, 38a–409
- Loss and loss expense reserved, 38a–410
- Minimum capital and surplus requirements, 38a–405
- Mortgage policy, notice of issuance
  - Form of notice, 38a–423(a)
  - Required, 38a–423(a)
  - Time requirements, 38a–423(a)
  - Written statement of receipt of notice, 38a–423(b)
- Powers, limitations on, 38a–404
- Premiums
  - Division of, 38a–415
- Rates
  - Discriminatory
    - Defined, 38a–418(d)
    - Prohibited, 38a–418(a)
  - Excessive
    - Defined, 38a–418(b)
    - Prohibited, 38a–418(a)
  - Factors considered in making or reviewing rates, 38a–418(e)
  - Five-year experience period, 38a–418(e)
  - Inadequate
    - Defined, 38a–418(c)
    - Prohibited, 38a–418(a)
  - Regulations, adoption of, 38a–418(f)
- Schedules, 38a–419
  - Approval, 38a–419(a)
  - Confirmation, modification, change or rescission of previous action, 38a–419(b)
  - Filing of, 38a–419(a)
  - Hearings, 38a–419(a), 38a–419(b)
  - Publication of schedules of premiums and charges, 38a–420
  - Regulations, adoption of, 38a–419(c)
- Standards, 38a–418
- Publication of schedules of premiums and charges, 38a–420
- Purpose, 38a–400(b)
- Rebates, prohibition on, 38a–414(b)
- Record retention, 38a–407
- Regulations, 38a–424
- Reinsurance
  - Authorized, when, 38a–411(a)
  - Properties located in state, policies on, 38a–411(a)
  - Unlicensed insurers, obtaining reinsurance from, 38a–411(b)
- Reserves
  - Dissolution, use of reserve on, 38a–409
  - Insolvency, use of reserve on, 38a–409
  - Liquidation, use of reserve on, 38a–409
  - Loss and loss expense reserve
    - Amounts added to reserve, 38a–410(b)
    - Annual redetermination, 38a–410(c)
    - Establishment of, 38a–410(a)
    - Maintenance of, 38a–410(a)
    - Revision, 38a–410(c)

- Unearned premium
  - Contents of reserve, 38a–408(d)
  - Establishment of, 38a–408(a)
  - Foreign or alien insurers, 38a–408(c)
  - Maintenance of, 38a–408(a), 38a–408(b)
  - Net profit, deductions from, 38a–408(e)
  - Release of sums from reserve, 38a–408(f)
- Services rendered, reasonable payments for, 38a–414(c)
- Severability, 38a–425
- Short title, 38a–400(a)
- Single risk limitation
  - Net retained liability, amount of, 38a–406(a)
  - Waiver of limitation, 38a–406(b)
- Underwriting standards, 38a–407
- Unearned premium reserve, 38a–408
- Total adjusted capital, definition, 38a–72(d)
- Transfer of company domicile, 38a–58a
- Transfer or sale of company, disclosure of information as part of, 38a–988(10)
- Trustee to receive proceeds of, 45a–471
- Tumors, coverage of, 38a–504, 38a–542
- Unauthorized insurer, defined, 38a–1(11)(E), 38a–1(18)
- Unauthorized Insurers Act
  - Adjusters to report unauthorized insurers, 38a–276
  - Appeals, 38a–227(h)
  - Attorney General, enforcement of court or administrative order, 38a–273(f)
  - Attorneys' fees, when available, 38a–274
  - Contracts unenforceable, 38a–275
  - Defense of proceedings, failure to make, 38a–274
  - Definitions, 38a–271(a)
  - Exceptions to application of chapter, 38a–271(b)
  - Exceptions to application of section, 38a–271(c)
  - Hearings, 38a–227(h)
  - Insurance business
    - Acts constituting, 38a–271(a)
    - Prohibited acts, 38a–272
  - Insureds involved with unauthorized insurers
    - Construction of section, 38a–277(g)
    - Insurance in state, what constitutes, 38a–277(b)
    - Premium receipts tax, 38a–277(c)
      - Attorney General to recover, 38a–277(f)
      - Failure to pay, 38a–277(e)
      - Partial coverage in state, effect on, 38a–277(d)
    - Report to revenue services commissioner, 38a–277(a)
  - Investigators to report unauthorized insurers, 38a–276
  - Payment under contract, failure to make, 38a–274
  - Penalties, 38a–227(h)
    - Act of insurance business, unauthorized, 38a–278(a)
    - Continuing violations, 38a–278(b)
  - Service of process
    - Judgment by default, 38a–273(d)
    - Other methods permitted, 38a–273(e)

Procedure for service on secretary of the state, 38a-273(b), 38a-273(c)

Procedure where substituted service made against unauthorized insurer

Exceptions to application of section, 38a-271(c)

Motion to quash writ, 38a-27(c)

Motion to set aside service, 38a-27(c)

Postponement of proceedings, 38a-27(b)

Procedure prior to proceedings, 38a-27(a)

Secretary of the state as agent in proceedings by state or commissioner, 38a-273(a)

Underinsured motorist coverage--*See* Motor vehicle insurance, this heading.

Underwriting

Adverse decisions re--*See* Insurance Information and Privacy Protection Act, this heading.

Managing general agents, guidelines, 38a-90c(f)

Unfair practices

Accident and health claims, failure to timely pay, 38a-816(15)

Appeals, 38a-817(c)

Blind persons, discrimination against, 38a-816(13)

Boycott, 38a-816(4)

Cease and desist order, 38a-817(b)

Violation of, 38a-817(e)

Coercion, 38a-816(4)

Commissioner's powers, additional, 38a-819

Defamation, 38a-816(3)

Diethylstilbestrol (DES), coverage of persons exposed to, 38a-816(14)

Disabled or retarded persons, discrimination against, 38a-816(12)

Discrimination in reimbursement for medical services, 38a-816(10)

Extended warranty provider, 38a-816(17)

Failure to maintain complaint handling procedures, 38a-816(7)

False advertising of policies, 38a-816

False financial statements, 38a-816(5)

False information, 38a-816(2)

Family violence victim, refusing to insure, 38a-816(18)

Favored producer or insurer, coercion of debtors, 38a-816(11)

Health claims, failure to timely pay, 38a-816(15)

Hearings, 38a-817(a)

Intimidation, 38a-816(4)

License, suspension or revocation, 38a-817(b)

Managed care organizations, failure to establish confidentiality procedures, 38a-816(21)

Misrepresentation

Applications, 38a-816(8)

Policies, 38a-816(1)

Monetary penalty, 38a-817(b)

Motor vehicles, total loss

Failure to pay, 38a-816(16)

Other laws, not affected, 38a-817(d)

Prohibition, 38a-815

Regulations, 38a-819

Restitution, 38a-817(b)

Subpoena power, 38a-817(a)

Unfair claim settlement practices, 38a-816(6)

Unfair practice not defined

Hearing, 38a-818

- Injunction by court, 38a–818
- Violation of certain sections, 38a–816(9)
- Uninsured motorist coverage--*See* Motor vehicle insurance, this heading.
- United States, defined, 38a–1(19)
- Valuations by insurance commissioner, cost of, 38a–50, 38a–51
- Viatical settlements--*See* Life insurance, this heading, at Life settlements.
- Volunteer firefighters and employees, municipal employees, same plan as, 7–464
- Volunteer school bus monitors, indemnification from damage suits, 10–235
- Work-related injuries, mandatory coverage for partners, sole proprietors and corporate officers, 38a–500, 38a–527
- Workers' compensation--*See* WORKERS' COMPENSATION, at Insurance.
- Wrongful death claims, insurers advising against need or retention of attorney, 38a–832

## **INSURANCE AGENTS**

*See* INSURANCE, at Producers.

## **INSURANCE AND FINANCIAL SERVICES EXPORT ZONE**

- Generally, 32–530 to 32–540
- Definitions, 32–530
- Exempt companies
  - Banking companies
    - Defined, 32–530(3)
    - Engaging in nonexempt activities, action for certificate revocation, 32–535(a)
    - Regulation, investigation, and examination by insurance commissioner, 32–535(a)
    - Treatment as though offices were outside United States, 32–535(b)
  - Certificate revocation action, 32–534(a), 32–535(a)
  - Code of conduct re money laundering, adoption, 32–537
  - Confidentiality, 32–537
  - Corporation business tax exemption, 32–538(a)
  - Declaration of exempt status
    - Annual filing, 32–536(a)
    - Regulations, content and form, 32–536(b)
  - Defined, 32–530(1)
  - Election to become
    - Procedure, 32–532(a)
    - Revocation, 32–532(b)
  - Employment laws, compliance, 32–540
  - Engaging in nonexempt activities
    - Certificate revocation action
      - Banking companies, 32–535(a)
      - Insurers, 32–534(a)
      - Investment companies, 32–535(a)
    - Penalties and fines, 32–536(e)
    - Status revocation action, 32–536(d)
  - Examination and investigation
    - Banking commissioner, by, 32–535(a)
    - Insurance commissioner, by, 32–534(a)
    - Revenue services commissioner, by, 32–536(c)
  - Fees, 32–533(b)
  - Filings, 32–533(a)
  - Income tax withholding, compliance, 32–540

## Insurers

Defined, 32–530(4)

Engaging in nonexempt activities, action for certificate revocation, 32–534(a)

Premium tax exemption, 32–538(b)

Regulation, investigation, and examination by insurance commissioner, 32–534(a)

Treatment as though offices were outside United States, 32–534(b)

## Investment companies

Defined, 32–530(5)

Engaging in nonexempt activities, action for certificate revocation, 32–535(a)

Regulation, investigation, and examination by insurance commissioner, 32–535(a)

Treatment as though offices were outside United States, 32–535(b)

Labor laws, compliance, 32–540

Penalties and fines for noncompliance, 32–536(e)

Property taxes, 32–539

Recordkeeping, 32–536(b)

Sales and use tax exemption, 32–538(c)

Status revocation

Engaging in nonexempt activities, 32–536(d)

Noncompliance with code of conduct re money laundering, 32–537

Geographic area, 32–531

## **INSURANCE AND RISK MANAGEMENT BOARD**

Generally, 4a–19 to 4a–21

Agents, compensation, 4a–21

Annual report of, 4a–21

Appointment, 4a–19

Bids for insurance contracts, 4a–20

Bonding of state officers and employees, 4–20

Claims, statistical reports, 4a–21

Creation, 4a–19

Duties, 4a–20

Employment of state officers to appear before, limitation, 1–84(d)

Independent decision making authority, 4a–19

Insurance contract specifications, 4a–20

Insuring state against losses, 4a–20

Meetings, 4a–19

Members, 4a–19

Negotiations with insurance companies, 4a–20a

Prevention programs, 4a–20

Special meetings, 4a–19

Statistical reports, 4a–21

Sunset law, 2c–2b(d)

Terms of members, 4a–19

Vacancies, 4a–19

Volunteers in state government, insurance for, purchased through, 4–61ll

## **INSURANCE BROKERS**

*See* INSURANCE, *at* Brokers.

## **INSURANCE COMMISSIONER**

*See also* INSURANCE.



- Accident insurance, violations of law, 38a–506
- Accountants, employment
  - Financial analysis of insurers, 38a–8(d)
- Acquisition of other companies, 38a–130, 38a–132, 38a–133, 38a–134
  - Appeals, 38a–139
  - Regulations, 38a–138
  - Remedial and penal provisions, 38a–140
- Actuaries, employment
  - Financial analysis of insurers, 38a–8(d)
- Adjusters, licensing--*See* INSURANCE, *at* Adjusters, casualty, and Adjusters, public.
- Administration and enforcement of laws, 38a–8(a)
- Administrative supervision of insurers, 38a–962b
  - Applicability, 38a–962a
  - Confidentiality of proceedings and information, 38a–962c
  - Contact with commissioner, 38a–962h
  - Contested action, 38a–962e
  - Definitions, 38a–962
  - Delinquency proceedings, 38a–962f
  - Immunity of commissioner, 38a–962i
  - Judicial proceedings, 38a–962f
  - Prohibited activities during, 38a–962d
  - Regulations, 38a–962g
  - Right of recovery, 38a–962j
- Adoption of regulations, standards for policies written on claims-made basis, 38a–327
- Agents' licenses--*See* INSURANCE, *at* Agents.
- AIDS testing, adoption of regulations concerning informed consent, 19a–586(b)
- Aircraft, accident bonds and policies approved by, 15–106
- Alcohol and drug policy council, membership, 17a–667(b)
- Amusements, financial responsibility regulations, 29–139
- Annual report, 38a–12, 38a–53(a)(1), 38a–53(b)
- Appeals from
  - Acquisition of other companies, 38a–139
  - Amusement exhibitors, financial responsibility of, 29–141
  - Assessments, 38a–52
  - Companies, fines or licensing of, 38a–41
  - Credit life, accident and health insurance, 38a–657
  - Health care centers, orders re, 38a–185
  - Hospital service corporations, orders re, 38a–209
  - Medical service corporations, orders re, 38a–225
  - Pharmacy benefits managers, 38a–479hhh
- Appointment, 4–6, 4–7, 4–19, 38a–7
- Appraisers, motor vehicle physical damage, licensing, 38a–790
- Assessment of domestic insurance companies for expenditures of insurance department, 38a–47, 38a–48
- Assets, retention in state, 38a–57
- Assigned risks plan for property and casualty insurance, 38a–329(a)
- Atomic energy studies, 16a–103(6)
- Attorneys, employment
  - Financial analysis of insurers, 38a–8(d)
- Automobile liability insurance
  - Information furnished to insured, no liability, 38a–346
  - Minimum provisions, regulations, 38a–334

- Policy information, filing, 38a–350
- Safe driver classification plans, 38a–347
- Underwriting rules and regulations
  - Waiting period after filing, 38a–349(b)
- Bail bond insurance
  - Agents, books and records, examination, 38a–660(k)
  - Independent testing services, designation of, 38a–660(g)
  - Licensing requirements, 38a–660(e)
  - Regulations, adoption of, 38a–660(m)
    - Surety bail bond agent schools, 38a–660(j)
- Bonding of, 4–20
- Brokered transactions guaranty fund, adoption of regulations, 38a–888
- Brokers
  - Licensing--*See* INSURANCE, *at* Brokers.
  - Surplus lines brokers, regulation of, 38a–740
- Burial contract business, licensing, 38a–464
- Business conducted improperly, authority when, 38a–17
- Capital stock
  - Issuance of stock in exchange for stock of another company, 38a–152
  - Reduction, 38a–151
  - Solicitation of proxies, 38a–147
- Captive insurance companies
  - Accountant and actuary services for examinations, 38a–91hh(i)
  - Annual reports, submission to, 38a–91gg
  - Conversions, approval, 38a–91pp
  - Disclosures, examinations, 38a–91hh(g)
  - Dividends or distributions, approval of payment, 38a–91ee
  - Incorporation, findings, 38a–91ff
  - Investments, powers, 38a–91jj
  - Liability, examinations, 38a–91hh(i)
- Licenses
  - Appeals, adverse actions, 38a–91ii
  - Applications to, 38a–91bb
  - Capital and surplus requirements, 38a–91dd
  - Refusal to renew, 38a–91ii
  - Suspension or revocation, 38a–91ii
- Loans, approval, 38a–91jj
- Mergers, approval, 38a–91pp
- Orders following examinations, 38a–91hh
- Regulations
  - Capital and surplus requirements, 38a–91dd(b)
  - Risk management function of insured business, standards, 38a–91qq
- Reports
  - Examinations, 38a–91hh(f)
- Casualty claims adjusters, licensing--*See* INSURANCE, *at* Adjusters, casualty.
- Cease and desist orders, 38a–817(e)
- Certificates authorizing formation of insurance company, issuance by, 38a–41a(a)
  - Costs, payment of, 38a–41a(b)
- Certified insurance consultants, licensing--*See* INSURANCE, *at* Consultants, certified.
- Change of name, 38a–59
- Checks returned for insufficient funds, reports re, 38a–712

Coastal market assistance program, 38a–316c

Confidentiality

Information received or shared by, 38a–8(d), 38a–8(f)

Reports obtained by or disclosed to, 38a–67(d)

Consumer affairs division, 38a–9(a), 38a–9(b)

Appointment of directors and staff, 38a–9(d)

Consumer dental health plans

Annual report of dental plan organization, filing with, 38a–585

Appeal from commissioner's action, 38a–587(f)

Certificate of authority

Application for, filing, 38a–578

Disapproval, 38a–579(b)

Issuance, 38a–579(a)

Renewal, 38a–579(c)

Suspension or revocation, 38a–587(f)

Complaint system of dental plan organization, examination, 38a–584

Evidence of coverage, approval, 38a–581

Investigation of records and books of dental plan organization, 38a–583

Regulations, adoption, 38a–590

Schedule of charges, approval, 38a–582

Coordination of health and social services, 4–60p

Corporation to transact insurance business, authorization to form

Certificate, 33–646(a)

Expenses, 33–646(b)

Cost reduction program, 38a–8(e)

Credit life, accident and health insurance, policies or certificates, regulations for approval, 38a–651(b)

Defined, 38a–1(4)

Department head, as, 4–5

Deputy, appointment of, 4–8

Discontinuance of line of insurance, notice of intent to commissioner, 38a–44

Inapplicable to life insurance policies or annuity contracts, 38a–44

Domestic insurance company

Acquisition of control

Approval, 38a–132(b)

Hearings, 38a–132(a)

Change of name, 38a–59

Expenditures of insurance department, payment of, 38a–47, 38a–48

Merger or consolidation, 38a–153

Reinsurance credit allowed domestic ceding insurer, adoption of regulations, 38a–88

Duties, 4–8, 38a–8

Electronic transmission of documents, 38a–8(e)

Emergency management plan, 38a–60

Emergency regulations, 38a–20

Enforcement, 38a–656

Exemptions from chapter, 38a–645

Policies, certificates, riders, etc., filing, 38a–651

Rates, filing, 38a–652

Regulations, 38a–656

Revocation or suspension of license or certificate, 38a–658

Equity securities, beneficial owners to file with, 38a–118

Exemptions, issued by, 38a–124

- Examinations, 38a–49 to 38a–52
  - Confidentiality, 38a–8(f)
  - Financial condition of insurance companies, 38a–14a
- Executive assistants, exempt from classified service, 5–198(j)
- Executive department, within, 4–38c
- Executive reorganization, reports re, 4–38j
- Expenditures of insurance department, assessment of domestic insurance companies for, 38a–47, 38a–48
- Facilities
  - Needs, duties re, 4b–23
  - New, eligibility certificate, issuance, 38a–88a(b)(6)
- False returns to commissioner, 38a–56
- Federal riot reinsurance reimbursement fund, administration of, 38a–894
- Fees, 38a–11
- Filings, electronic transmission of documents, 38a–8(e)
- Financial statements by insurance companies, 38a–53(c), 38a–53(d)
  - Audited financial reports, filing with, 38a–54(a), 38a–54(b)
  - Regulations, adoption of, 38a–54(c)
- Examination, 38a–14a
- Financial surveillance and regulation standards, compliance, 38a–8(d)
- Fines, imposed by, on
  - Administrators, 38a–774
  - Agents, 38a–774
  - Casualty adjusters, 38a–774
  - Certified insurance consultants, 38a–774
  - Companies, 38a–41
  - Motor vehicle physical damage appraisers, 38a–774
  - Producers, 38a–774
  - Public adjusters, 38a–774
  - Surplus lines broker, 38a–774
- Fire insurance
  - Extended coverage endorsements, authorization, 38a–311
  - Fire insurance policy, combination standard form, 38a–310
  - Renewal certificates, 38a–312
  - Supplemental contracts, approval, 38a–311
  - Underwriting facility, regulations, 38a–328
- Fireworks permits, financial responsibility regulations, 29–359
- Foreign companies, licensing, prohibited when, 38a–41(d)
- Fraternal benefit societies
  - Agents, licensing, 38a–800
  - Articles of incorporation, constitution or laws, amendment, 38a–606
  - Benefit certificate, filing, 38a–639, 38a–640
  - Consolidation or merger, 38a–608
  - Examinations
    - Domestic societies, 38a–616
    - Nonresident or foreign societies, 38a–617
    - Statement affecting status of society prohibited pending answer of society, 38a–618
  - Exempt societies, 38a–625
  - Financial reports, filing, 38a–614, 38a–615
  - Incorporation, 38a–598
  - Licensing of foreign and alien societies, 38a–601, 38a–603
  - Regulations for contract approval, 38a–640

- Valuation of reserves, 38a–50
- General Assembly, recommendation of changes in insurance laws, 38a–8(b)
- Gramm-Leach-Bliley Financial Modernization Act of 1999
  - Regulations, 38a–8a
- Health and welfare fee, 19a–7j
- Health benefit review program, 38a–21
- Health care access commission, member of, 19a–7b(a)
- Health care centers
  - Appeal from, 38a–185
  - Certificate of incorporation or organizational document, consent of, attached to, 38a–178
  - Expenditure of funds, approval of, 38a–184
  - Insolvency, order re enrollment period, 38a–194(a)
  - Licensing, 38a–41(a)
  - Net worth requirements, 38a–193(a)
  - Ophthalmologic care to include optometric care, adoption of regulations, 20–138b(c)
  - Rates, approval of, 38a–183(a)
  - Regulations, 38a–192
  - Representatives managing, approval of, 38a–179(a)
- Health insurance
  - Claims, cancellation, rescission, or limitation of policy, after effective date
    - Application for approval, 38a–477b(b)
  - Group policies
    - Approval of policy forms, 38a–513, 38a–531
    - Optional life insurance rider, approval, 38a–513(c)
    - Penalty, 38a–548
    - Specified disease policies and riders, minimum standard benefits, 38a–513(d)
    - State employees, approval, 5–259(a)
  - Individual health insurance
    - Life insurance riders, optional; approval of, 38a–481(g)
    - Policy review, regulations, 38a–481(a)
    - Standard provisions, 38a–483
    - Violations of law, 38a–506
- Healthcare advocate office, expenditures, assessments, 38a–47, 38a–48
- Hearings by, 38a–16(a)
  - Domestic insurance company, acquisition of control, 38a–132(a)
  - Managed care organizations and preferred provider networks, 38a–479ee
  - Pharmacy benefits managers, 38a–479eee
- Homeowners insurance, coastal market assistance program, 38a–316c
- Hospital and ambulance liens, filed with, 49–73
- Hospital service corporations
  - Annual report, filed with, 38a–202
  - Appeals from, 38a–209
  - Benefits, approval of, 38a–199(d)
  - Certificate of incorporation, consent attached to, 38a–437
  - Liquidation, rehabilitation, or merger, approval of, 38a–204
  - Rates and contracts, approval of, 38a–208
  - Reserve for contingencies, approval of, 38a–199(c)
- Incumbent serving beyond length of term, 4–6
- Indemnification of, 4–16a
- Injunctive relief, 38a–16(b)
- Insider trading of equities securities

- Beneficial owners to file, 38a-118
- Exempted transactions, 38a-121
- Regulations, 38a-122, 38a-124
- Installment contracts and loans, regulations, 38a-288
- Insurance and financial services export zone companies, regulation, investigation, and examination, 32-534(a)
- Insurance companies, corporations, associations or health care centers collecting underwriting data, examination of affairs of
  - Actuaries and accountants, 38a-14(k)
  - Authority of commissioner, 38a-14(a)
  - Books and papers, production required, 38a-14(c)
  - Commissioner's authority to use information in examination, 38a-14(e)
  - Confidential information, 38a-14(j)
  - Costs, 38a-14(h)
  - Domestic insurance companies, 38a-14(h)
  - Examination reports, 38a-14(d), 38a-14(e), 38a-14(g)
    - Disclosure, 38a-14(i)
    - Publication, 38a-14(g)
- Examiners
  - Appointment of, 38a-14(c)
  - Findings and conclusions, 38a-14(f)
  - Foreign and alien insurance companies doing business in state, 38a-14(h)
  - Guidelines and procedures, 38a-14(c)
  - Hearings, 38a-14(f)
  - Scheduling, 38a-14(b)
  - Termination or suspension, 38a-14(e)
- Insurance guaranty association
  - Appeals, 38a-139
  - Disclaimer of affiliation, 38a-135(j)
  - Examination of association, 38a-847
  - Extraordinary dividends or distributions, 38a-136(f)
  - Information confidential, 38a-137
  - Insolvent insurers, 38a-843
    - Examination, 38a-846
  - Plan of operation, 38a-842
  - Registration, 38a-135
  - Regulations, 38a-138, 38a-853
  - Remedial and penal provisions, 38a-140
- Insurance Information and Privacy Protection Act
  - Appeal from orders re, 38a-994
  - Examinations and investigations under, 38a-989
  - Hearings, subpoenas, service of process, 38a-990
    - Findings, preparation by, 38a-992
  - Insurance-support organization, accepting process for, 38a-991
  - Penalties, assessment by, 38a-993
- Insurance premium finance companies
  - Licensing, 38a-163
  - Records of licensee, 38a-165
  - Regulations, 38a-166
- Interlocal risk management agency
  - Appointment of agent for service of process, notice to, 7-479d

- Bylaws, filed with and approved by, 7–479g(c)
- Investigations by, 38a–16(a)
  - Managed care organizations and preferred provider networks, 38a–479ee
  - Pharmacy benefits managers, 38a–479eee
- Investment fund managers, registration of, 38a–88a(b)
- Joint underwriting association, fire and casualty insurance, 38a–329
- Legal services, prepaid, duties re--*See* PREPAID LEGAL SERVICES, *at* Insurance commissioner.
- Licensing of companies, 38a–41
  - Alien insurance company, 38a–41(d)
  - Appeals from decisions re, 38a–41(f)
  - Application for, 38a–41(a)
  - Certified consultants, 38a–731
  - Domicile not in same state as administrative office, effect on, 38a–41(a)
  - Financial guaranty insurance, 38a–41(g)
  - Foreign insurance company, 38a–41(d)
  - Insurance premium finance companies, 38a–162
  - Premiums on separate risks, effect on, 38a–41(e)
  - Regulations re, 38a–41(b)
  - Revocation, 38a–41(c)
  - Suspension, revocation or reissuance, 38a–41(c)
- Life and health insurance guaranty association
  - Application of law, 38a–865(e)
  - Board of directors, selection or approval, 38a–864
  - Duties, 38a–868
  - Examination of insurer, 38a–869(b), 38a–869(c)
  - Plan of operation, 38a–867
  - Supervision, 38a–863(b)
- Life insurance
  - Accelerated benefits of life insurance policy, adoption of regulations, 38a–457(h)
  - Group policies, state employees, approval of, 5–257
  - Health insurance riders, optional; approval of, 38a–430
  - Long-term care benefits, adoption of regulations, 38a–458
  - Nonforfeiture benefits
    - Annuity contracts, 38a–440
    - Life insurance, 38a–439
  - Policies, approval of form, 38a–430
  - Policy review, regulations, 38a–430, 38a–480(a)
  - Replacement of or borrowing on policies, regulations, 38a–435
  - Reserves
    - Life insurance policies, annuity and pure endowment contracts, ascertainment, 38a–78
    - Valuation of, 38a–50, 38a–77
    - Valuation of reserves, 38a–50, 38a–77
    - Variable benefit policies or annuities, regulatory duties, 38a–433
- Liquidation of insurers--*See* INSURERS REHABILITATION AND LIQUIDATION ACT, *at* Insurance commissioner.
- Long-term care policies
  - Adoption of regulations by, 38a–501(d), 38a–501(e), 38a–528(d)
  - Appeal of order or decision by, 38a–501(h)
  - Modification or suspension of statutory provision or regulation, 38a–501(f), 38a–528(e)
  - Preexisting condition exclusion period, extension of, 38a–501(g), 38a–528(f)
- Managed care organizations, investigations and hearings, 38a–479ee

Mandated health benefits, costs and assessments, 38a–21

Market conduct examinations

Authority of commissioner, 38a–15(a)

Compliance, good faith effort to comply as, 38a–323(g)

Examiners

Appointment of, 38a–15(b)

Report, 38a–15(c)

Expenses of examination, 38a–15(d)

Hearing, 38a–15(c)

Production of books and papers, 38a–15(b)

Publication of report, 38a–15(c)

Mass marketing plans, duties re, 38a–804, 38a–805, 38a–809

Medical service corporations

Annual report, 38a–219

Appeals from, 38a–225

Approval necessary, 38a–214(b)

Certificate of incorporation, consent of, attached to, 38a–216

Liquidation, rehabilitation, or merger, supervision of, 38a–221

Rates and contracts approved by, 38a–218

Reserve for contingencies, commissioner may adopt regulations re, 38a–214(c)

Supervision by, 38a–219

Medicare assistance program, reports, 17b–427(b)

Medicare supplement policies

Rate changes, approval or denial of request, 38a–474

Age factors prohibited, 38a–474

Gender factors prohibited, 38a–474

Previous claims history or medical condition factors prohibited, 38a–474

Regulations re, 38a–495(d)

Mergers or consolidations, 38a–153

Monopolies, 38a–150

Motor vehicle insurance claims, arbitration; regulations, 38a–10

Motor vehicle liability insurance--*See* Automobile liability insurance, this heading.

Motor vehicle physical damage appraisers, licensing--*See* INSURANCE, *at* Motor vehicle physical damage appraisers.

Oaths, administration of, 38a–8(a), 38a–479eee

Pension plans, 38a–459

Personal and commercial risk insurance rating practices

Advisory organizations, supervision, 38a–673

Agreements to insure uninsurable applicants, review, 38a–670

Commercial risk insurance

Reports annually to commissioner, 38a–696(b)

Compilation by commissioner, 38a–696(e)

Contents, 38a–696(c)

Submission, 38a–696(d)

Review of rating plans and rules, 38a–676(a)

Examinations, 38a–677

Form of contract, approval of, 38a–676(c)

Information re ratemaking and rating systems, exchange, 38a–669

Joint underwriting or reinsurance organizations, supervision, 38a–674

Loss and expense experience, approval of rules and statistical plans re, 38a–675(b)

Market exemption, ruling re, 38a–692



- Personal risk insurance
  - Competitive market, determination of existence, 38a–687
  - Consumer information system, developing, 38a–691
  - Review of rates, 38a–688, 38a–688a
- Professional malpractice insurance, 38a–676(a)
- Property and casualty insurance, rules and regulations filed with, 38a–689
- Rating organizations, licensing, 38a–672
- Records and information to be maintained, 38a–675(a)
- Regulations, 38a–693
  - Policy approval, 38a–676(c)
- Violations of law, 38a–678
- Workers' compensation and employers' liability
  - Rating plans and rules, filed with, 38a–676(b)
  - Statistical plan for, approved by, 38a–690
- Workers' compensation statistical plan, approved by, 38a–690
- Pharmacy benefits managers
  - Appeals from, 38a–479hhh
  - Forms, 38a–479eee
  - Investigations and hearings by, 38a–479eee
  - Regulations, 38a–479ggg
- Policemen and firemen survivors' benefit fund, policy, approval, 7–323f
- Powers, 4–8, 38a–8(a)
- Preferred provider networks
  - Investigations and hearings, 38a–479ee
  - Outstanding amounts, 38a–479dd
  - Regulations, 38a–479gg
- Premiums, report of failure to remit, 38a–712
- Prepaid legal services plan, duties re--*See* PREPAID LEGAL SERVICES, *at* Insurance commissioner.
- Private employer workers' compensation group self-insurance
  - Certificates of approval, duties, 38a–1003(d) to 38a–1003(f)
  - Deficiencies, duties, 38a–1017(c)
  - Examination of group, duties, 38a–1005
  - Insolvent groups, powers and duties, 38a–1017(e)
  - Liquidation of group, duties, 38a–1017(f)
  - Penalties, imposition of, 38a–1018
    - Cease and desist orders, violations, 38a–1019(b)
  - Regulations, adoption of, 38a–1022
  - Reports, prescribing of format and frequency, 38a–1010(d)
  - Service of process, commissioner as agent for, 38a–1003(g)
- Producers
  - Checks returned for insufficient funds, duties re, 38a–712
  - Licensing, continuing education requirements, duties re, 38a–782a
  - Premiums, failure to remit, duties re, 38a–712
- Professional liability insurance, record of cancellation, 38a–393
- Professional malpractice data base, establishment of, 38a–395(d)
- Profit-sharing plans, 38a–459
- Property and casualty insurance, rules and regulations filed with, 38a–689
- Proxy solicitation, regulations, 38a–147
- Public adjusters, licensing--*See* INSURANCE, *at* Adjusters, public.
- Public official or employee, employment to appear before, limitation, 1–84(d)
  - Prohibited, 1–84b(c)

- Public service companies, soliciting insurance applications from, restrictions, 16–50f
- Qualifications, 4–8
- Rate review division, 38a–9(c)
  - Appointment of directors and staff, 38a–9(d)
- Receivership
  - Annual report to state names of companies, 38a–13
  - Enforcement of seizure, 38a–18(c)
  - Immediate takeover of business, 38a–18(b)
  - Report, by special deputy, 38a–13
  - Seizure order, refusal to obey, 38a–18(b)
  - Superior court order, application for, 38a–18(a)
- Records, retention in state, 38a–57
- Redlining regulations, 38a–824
- Regulations, 38a–8(c), 38a–138
  - Administrative supervision of insurers, 38a–962g
  - Gramm-Leach-Bliley Financial Modernization Act of 1999, 38a–8a
  - Insurance producers
    - Licensing, 38a–702p
  - Reinsurance ceded to other insurers, 38a–72a
  - Security and privacy standards, 38a–8a
- Rehabilitation of insurers--*See* INSURERS REHABILITATION AND LIQUIDATION ACT, *at* Insurance commissioner.
- Reinsurance Intermediary Act
  - Examination of records, 38a–760i
  - Service of process on, 38a–760b
- Reinsurance, approval of bulk reinsurance agreement, 38a–66
- Remedial and penal provisions, 38a–140
- Reports
  - Annual, 38a–12
  - Health insurance fraud, 53–445(a)
  - Insurance fraud, 38a–12(b)
- Reserve liabilities, certification of, adoption of regulations, 38a–53(f)
- Resignation, 4–18
- Retirement date, continuance in office after, 5–164
- Retirement plans, 38a–459
- Risk retention group, authority concerning, 38a–262
- Savings banks life insurance, 36a–285
- Security and privacy standards, regulations, 38a–8a
- Seizure order, procedure for issuance, 38a–18
- Service fees chargeable by producers, 38a–707
- Service of process
  - Agent, commissioner as, 38a–25(a)
  - Captive insurers, 38a–25(a)
  - Commencement of service on commissioner, 52–56(c)
  - Executors, administrators or personal representatives, receivers, trustees or other successors in interest, 38a–25(c)
  - Foreign and alien insurance companies, 38a–25(a), 38a–25(b)
  - Fraternal benefit societies, 38a–25(a), 38a–25(b)
  - Insurance guaranty association and life and health insurance guaranty association, 38a–25(a)
  - Insurance-support organizations, 38a–25(a), 38a–25(b)
  - Irrevocable appointment of commissioner as agent, 38a–25(b)

- Life settlement providers and brokers, 38a–25(a)
- Nonresident producers and surplus lines brokers, 38a–25(a)
- Other means of service, 38a–25(e)
- Procedure, 38a–25(e)
  - Default judgment, 38a–26(e)
  - Delivery of three copies to commissioner, 38a–26(a)
  - Fee, payment of, 38a–26(a)
  - File copy, 38a–26(c)
  - Mailing of copy to person to be served, 38a–26(b)
  - Proof of service, 38a–26(d)
  - Record of process served, 38a–26(c)
  - Unauthorized insurer, substituted service made against, 38a–27
- Reinsurance intermediaries, nonresident, 38a–25(a)
- Risk retention groups, 38a–25(a)
- Surplus lines insurers, 38a–25(a), 38a–25(b)
- Unauthorized insurers, 38a–25(a), 38a–25(b)
- Validity of process served on commissioner, 38a–25(d)
- Workers' compensation self-insurance groups, 38a–25(a)
- Signing or countersigning insurance policies in blank, 38a–713
- Special transportation account, reimbursement plan, 14–12i(b)
- Standard nonforfeiture law, 38a–438 to 38a–440
- Standardized claim forms, regulations, 38a–477
- State employees, duties, 5–257, 5–259
- Stop loss policy form, approval, 38a–8b
- Subpoenas
  - Designee may appear, 4–13a
  - Issuance, 38a–16(a), 38a–16a(a), 38a–479eee
- Surplus lines brokers, licensing--*See* INSURANCE, *at* Surplus lines brokers.
- Suspension or revocation of licenses, 38a–774(a)
- Title insurance
  - Financial interest, disclosure of, duties re, 38a–416
  - Forms
    - Filing with, 38a–421
    - Standards, 38a–422
  - Indian land claims, 38a–424a
  - Investments, time for disposal, extension of, 38a–412(b)
  - Licensing of title insurer, 38a–403
  - Liquidation, dissolution or insolvency, use of reserve on
    - Approval of commissioner required, 38a–409(a)
    - Trust fund, investment by, 38a–409(b)
  - Mortgage policy, notice of issuance of, forms re, 38a–423
  - Premium rate
    - Schedules, duties re, 38a–419
    - Standards, adoption of regulations setting forth guidelines, 38a–418(f)
  - Regulations, 38a–424
  - Reinsurance, authority to permit insured to obtain from unlicensed insurer, 38a–411(b)
  - Single risk limitation, waiver of, 38a–406(b)
- Unfair practices prohibited, 38a–815, 38a–817, 38a–818
  - Managed care companies, 38a–478v
- Vacancies, 4–19
- Valuations by, cost of, 38a–50, 38a–51

## Workers' compensation

- Compensation insurance, form of policy, approval, 31–345(a)
- Deductibles, approval of, 31–345a
- Delinquent insurance companies or employers, proceedings against, 31–326
- Duties, 31–345
- Employers' liability insurance, 31–284(b)
  - Certificate of employers' compliance, 31–286
  - Substitute systems of compensation, approval of, 31–285
- Employers' mutual insurance associations authorized, 31–328, 31–329
  - Bylaws and regulations approved by, 31–338
  - Control of, 31–331
  - Members, number required, 31–332
- Insolvent insurers, notice of, 38a–843
- Statistical plan approved by, 38a–690

## **INSURANCE COMPANIES**

*See* INSURANCE, generally.

## **INSURANCE COMPANIES, HOSPITAL AND MEDICAL SERVICES CORPORATIONS TAXES**

- Generally, 12–201 to 12–212a
- Administrative hearing, application for, 12–208
- Credits
  - Displaced workers, hiring, 12–217hh
  - Investment in alcoholism prevention or treatment programs, 12–635a
  - Jobs creation tax credit program, 12–217ii
  - Limitations, 12–211a
- Definitions, 12–201
- Displaced workers, hiring, tax credit, 12–217hh
- Domestic insurance companies
  - Appeal, 12–208
  - Assessment of taxes, 12–204
  - Deficiency assessments
    - Penalties, 12–204
- Estimated tax
  - Installment payments, 12–204c
    - Disposition of installments, 12–204d
    - Interest on unpaid installments, 12–204c(a)
    - Overpayments, 12–204f
    - Payment of installments, 12–204d
    - Regulations by revenue services commissioner, 12–204f, 12–204g
- Fiduciary conducting or liquidating business, liability of, 12–204e
- Foreign companies, applicability of statutory provisions to, 12–212
- Fraudulent acts, penalties for, 12–206(e)
- Interest
  - Extension for filing and payment, interest imposed during period of, 12–205
  - Unpaid installments, estimated tax, 12–204c(a)
- Oaths, inquiry for investigation, 12–207
- Overpayments, refunds, 12–206(f)
- Penalties for failure to make timely payment, 12–206(a)
  - Willful failure, 12–206(d)
- Premiums, net direct, tax on, 12–202

Refunds, overpayments, 12–206(f)

Returns

Annual, 12–205

Extension of time to file, 12–205

Fraudulent

Penalties, 12–206(e)

Penalty for failure to make, 12–206(b)

Willful failure, 12–206(d)

Tentative return to accompany request for extension of time to file, 12–205

State charge on, 12–212a

Subpoenas, inquiry or investigation, 12–207

Waiver of penalties, 12–206(c)

Willful violations, penalties for, 12–206(d)

Foreign insurance companies--*See* Nonresident insurance companies, this heading.

Health care centers

Net direct subscriber charges, 12–202a

Hospital service corporations

State charge on, 12–212a

Tax inapplicable to, 12–212a

Jobs creation tax credit program, 12–217ii

Medical assistance programs

HUSKY plan

Credit for providers of coverage, 12–202b

Supplemental payments to providers of coverage, 12–202c

Medical service corporations

State charge on, 12–212a

Tax inapplicable to, 12–212a

Nonresident insurance companies

Applicability of provisions of tax pertaining to filing returns, collection of taxes and penalties, 12–212

Health insurance premiums, deduction of benefit payments from, 12–210a

Premiums, net direct, tax on, 12–210

Deduction of benefit payments from group health insurance premiums, 12–210a

Reciprocity, 12–211

Revenue services commissioner

Administrative hearings, duties re, 12–208

Annual returns, filed with, 12–205

Appeal from, 12–208

Domestic insurance companies

Deficiency judgments, penalties, 12–204

Hearings, 12–207

Installment payments, 12–204d

Oaths, 12–207

Regulations, promulgated by, 12–204g

Credit for overpayment of estimated tax installments, 12–204f

Subpoenas, 12–207

Tax

Child day care services, credit for investment in, 12–634

In lieu of certain other taxes, 12–209

## **INSURANCE FUND**

Establishment, 38a–52a

## **INSURANCE GUARANTY ASSOCIATION ACT, CONNECTICUT**

*See* INSURANCE, *at* Guaranty Association Act.

## **INSURANCE INFORMATION AND PRIVACY PROTECTION ACT**

*See* INSURANCE, *at* Insurance Information and Privacy Protection Act.

## **INSURANCE POLICIES**

*See* INSURANCE, *at* Policies.

## **INSURANCE PREMIUM FINANCE COMPANIES**

*See* INSURANCE, *at* Insurance premium finance companies.

## **INSURANCE RISK MANAGEMENT BOARD**

*See* INSURANCE AND RISK MANAGEMENT BOARD.

## **INSURERS REHABILITATION AND LIQUIDATION ACT**

Generally, 38a-903 to 38a-962j

Accounting statements, 38a-932

Actions

Compliance with act, 38a-906(b)

Liquidator, by and against, 38a-926

Rehabilitator, by and against, 38a-917

Venue, 38a-906(d), 38a-906(e)

Administrative supervision of insurers--*See* INSURANCE.

Applicability of act, 38a-904

Approval of settlements, 38a-909

Claims

Classes of, 38a-944

Contingent claims, limitation of basis, 38a-939(e)

Denial of, by liquidator, 38a-941

Determination of, by liquidator

Hearing on, 38a-941(b)

Disputed, 38a-941

Disposition, 38a-941(d)

Hearings by referees, 38a-941(c)

Employment contracts, 38a-939(a)

Filing of, when, 38a-937

Guaranty associations, 38a-938(e)

Third party claim, disallowed when covered by, 38a-940(e)

Hearings by referees, 38a-941(c)

Holders of void or voidable rights, 38a-931

Nonresidents, against domiciled insurer, 38a-957

Priority of distribution, 38a-944

Proof of

Evidence of, 38a-938(c)

Statement of, required provisions, 38a-938(a), 38a-938(b)

Protection under insured's policy, for, 38a-939(d)

Referee hearings, 38a-941(c)

Residents, against reciprocal state insurer, 38a-958

Rules of court, 38a-941(e)

Secured creditor, 38a-943

Interstate priorities, 38a-960(c)

Setoffs and counterclaims, 38a-932

Special, 38a-939

Special deposits, interstate priorities, 38a-960(b)

Subordination of, for noncooperation, 38a-961

Surety, 38a-942

Third party

Contingent, allowed despite, 38a-939(b)

Distribution of assets, 38a-939(c)

Filing of, 38a-940(a)

Insured's claim on own behalf, 38a-940(b), 38a-940(c)

Multiple claims, 38a-940(d)

Commissioner as ancillary receiver, 38a-958

Conservator, property of foreign insurer, 38a-952

Construction, 38a-903

Creditors

Secured, claim by, 38a-943

Setoff by, 38a-930(i)

Definitions, 38a-905

Delinquency proceeding, 38a-911

Continuation of, 38a-910

Jurisdiction, 38a-906(a)

Liability of affiliate, 38a-933a

Obstruction of, prohibited, 38a-908(b)

Recoverable amounts, 38a-933a

Time for, 38a-933a(f)

Dissolution, petition for, 38a-922

Foreign guaranty associations

Standing in liquidation proceeding, 38a-926(d)

Foreign insurers

Conservation of, property of, 38a-952

Insurance commissioner, receiver for, 38a-953(e)

Claims paid by, 38a-953(f)

Liquidation of, 38a-952(d), 38a-953

Order for, 38a-953(a), 38a-953(b), 38a-953(c)

Liquidator, appointment of, 38a-953(d)

Fraudulent transfer--*See also* Preferences and voidable liens, this heading.

After petition for liquidation or rehabilitation

Deemed fraudulent, when, 38a-929(a)

Negotiability, not impaired by, 38a-929(d)

Personal liability, 38a-928(d), 38a-929(c)

Validity of, 38a-929(b)

Prior to petition for liquidation or rehabilitation

Avoidance of transfer, 38a-928(a)

Deemed fraudulent, when, 38a-928(a), 38a-928(c)

Perfection of transfer, when, 38a-928(b)

Guaranty associations

Cancellation of bond or surety, effect, 38a-921(e)

Claims of, 38a-938(e)

Third party claim, superseded when covered by, 38a-940(e)

- Coverage continuing after liquidation, 38a-921(c), 38a-921(d)
- Expenses, 38a-944
- Standing in liquidation proceeding, 38a-926(d)
- Hartford judicial district, actions brought in, 38a-906(e)
- Immunity, 38a-909
- Indemnity, 38a-909
- Injunctions
  - Jurisdiction, 38a-906(b)
  - Receiver, application for, 38a-907
- Insurance commissioner
  - Ancillary receiver, appointing, 38a-955(a)
  - Ancillary summary proceedings, 38a-956
  - Bonds, responsible under, 38a-909
  - Commissions, recovery of, 38a-935(a)
- Foreign insurer
  - Conserving property of, 38a-952
  - Proceeding re, 38a-956
- Liquidation, petitioning for, 38a-918(a)
- Liquidator, as, 38a-920(a)
  - Petitioning court to declare insolvency, 38a-920(d)
- Premiums, recovery of, 38a-935(b), 38a-935(c)
  - Appeal from decision, 38a-935(d)
- Reopening liquidation, 38a-949
- Seizure order, request for, 38a-912
- Jurisdiction, 38a-906(a), 38a-906(b), 38a-906(c)
- Liens--*See* Preferences and voidable liens, this heading.
- Liquidation
  - Agents of insurer, duties re, 38a-925(a)
    - Failure to comply, penalties, 38a-925(b)
  - Attachment, not to be commenced during, 38a-959
  - Distribution of assets
    - Liquidator's proposal to, 38a-936
    - Payment under direction of court, 38a-946
    - Unclaimed funds, 38a-947(a)
    - When conclusive, 38a-924(e)
    - Withheld funds, 38a-947(b)
  - Execution, levy of, not to be commenced during, 38a-960
  - Financial reports, 38a-920(e)
  - Foreign insurer, property of, 38a-952(d), 38a-953
  - Fraudulent transfer
    - After petition, 38a-929
    - Prior to petition, 38a-928
  - Garnishment, not to be commenced during, 38a-960
  - Grounds for, 38a-919
  - Interstate priorities, 38a-960
- Liquidator
  - Actions by and against, 38a-923(c), 38a-926(a), 38a-926(b)
    - Limitation on action, 38a-926(c)
  - Assessments
    - Levy of, 38a-933(b)
    - Order to show cause, re payments, 38a-933(c)



- Enforcement of orders, 38a–933(f)
- Failure to appear, order, 38a–933(e)
- Hearing on, 38a–933(e)
- Notice of, 38a–933(d)
- Report re, 38a–933(a)
- Deputy, 38a–922(a)
- Determination of claim by, 38a–941
  - Hearing on, 38a–941(b)
- Discharge of
  - Application for, 38a–948(a), 38a–948(b)
  - Dissolution of company, 38a–922, 38a–948(c)
  - Withheld funds distributed after, 38a–947(b)
- Distribution of assets
  - Direction of court, 38a–946
  - Interstate priorities, 38a–960(a)
  - Notice of, 38a–936(e)
  - Proposed, 38a–936(a)
  - Provisions of, 38a–936(b), 38a–936(c), 38a–936(d)
  - Unclaimed funds, 38a–947(a)
- Domiciled in other states, 38a–954(a), 38a–954(b)
  - Ancillary receiver, appointing, 38a–955(a), 38a–955(b)
    - Powers and duties, 38a–955(c), 38a–955(d)
  - Claims, filing of, 38a–954(c)
- Foreign insurer, appointment for, 38a–953(d)
- Insurance commissioner, as, 38a–920(a)
- List of assets, preparing, 38a–927(a)
  - Disbursement of, 38a–927(c)
  - Reducing assets to liquidity, 38a–927(b)
- Notice to creditors and others, 38a–924(a), 38a–924(c), 38a–924(d)
  - Exception, 38a–924(f)
  - Publication, by, 38a–924(g)
- Powers of, 38a–920(a), 38a–923(a)
  - Not limited by, 38a–923(b)
- Premiums, recovery of, 38a–935(a)
- Proof of claim, filed with, 38a–937
- Recommendations to court, 38a–945
- Report on claims, 38a–945
- Third party claim with, 38a–940(a)
  - Insured's claim on own behalf, recommendations re, 38a–940(b), 38a–940(c)
- Title vested in, 38a–920(a)
- Voidable preferences, recovery of, 38a–930(a)
- Nonresident claimants, domiciliary insurer, 38a–957
- Order of
  - Agents, duties upon receiving notice of, 38a–925(a)
  - Alien insurer, 38a–920(c)
  - Continuing coverage after, 38a–921(a)
    - Life and health insurance, 38a–921(c), 38a–921(d)
  - Insurance commissioner
    - Liquidator, appointment as, 38a–920(a)
    - Petition for, 38a–918(a)
  - Rights fixed by, 38a–920(b)

- Terminating coverage, 38a-921(b)
- Petition to declare insolvency, 38a-920(d)
- Reopening, 38a-949
- Resident claimants, reciprocal state insurer, 38a-958
- Termination of proceedings, 38a-948
  - Disposition of records before and after, 38a-950
- Netting agreements, 38a-944a
- Obligee
  - Surety, subrogated to, 38a-942
- Officers and employees
  - Cooperation with investigation, 38a-908(a)
  - Failure to, penalties, 38a-908(d)
  - Other legal rights, not abridged, 38a-908(c)
- Preferences and voidable liens
  - Attorneys, transfer to, 38a-930(j)
  - Holders of void or voidable rights, claims of, 38a-931
  - Indemnification, voidable, 38a-930(e)
    - Recovery of indemnified property, 38a-930(g)
    - Surety, liability of, 38a-930(h)
  - Jurisdiction of actions re, 38a-930(g)
- Liens
  - Creation, 38a-930(a)
  - Defined, 38a-930(e)
  - Discharge, 38a-930(f)
- Personal liability for, 38a-930(k)
- Preferences, defined, 38a-930(a)
- Setoff by creditor, 38a-930(i)
- Transfer
  - Attorneys, to, 38a-930(j)
  - Deemed made, when, 38a-930(b)
  - New consideration for, 38a-930(d)
- Voidable, when, 38a-930(f)
- Premiums, recovery of, 38a-935
- Receiver
  - Ancillary
    - Appointment of, 38a-955(a), 38a-955(b)
    - Commissioner as, 38a-958
      - Notice to creditors and others, 38a-924(b)
    - Duties of, 38a-955(c), 38a-955(d)
    - Subordination of claim for noncooperation, 38a-961
  - Audit of books, 38a-951
  - Insurance commissioner as, foreign insurer, 38a-953(e)
    - Claims paid by, 38a-953(f)
  - Records of delinquent insurer, 38a-913a
- Rehabilitation
  - Fraudulent transfer
    - After petition, 38a-929
    - Prior to petition, 38a-928
  - Grounds for, 38a-914
  - Orders for, 38a-915(a)
    - Accounting required by, 38a-915(b)

- Anticipatory breach, not, 38a–915(c)
- Appeals, 38a–915(d)
- Rehabilitator
  - Actions by and against, 38a–917
  - Liquidation, where hazard remains, 38a–918(a)
  - Powers and duties, 38a–916
  - Termination of, 38a–918(b)
- Reinsurer, liability, 38a–934
- Seizure order by court
  - Anticipatory breach, not, 38a–912(d)
  - Confidentiality of proceedings, 38a–913
  - Duration, 38a–912(c)
  - Ex parte, 38a–912(b)
    - Hearing subsequent to, 38a–912(e)
    - Notice subsequent to, 38a–912(f)
  - Granting, 38a–912(b)
  - Grounds for, 38a–912(a)
- Short title, 38a–903
- Superior court
  - Distribution of assets, directing, 38a–946
  - Jurisdiction and venue, in, 38a–906
    - Approval or disapproval of, 38a–945(b)
  - Seizure order by, 38a–912
- Supervisory proceedings, confidentiality of, 38a–913

## **INSURRECTION**

*See also* REBELLION.

- Federal or state office, grounds for disqualification from, U.S. Const. Am.XIV:3
- Habeas corpus suspended during, U.S. Const. I:9
- Militia to suppress, U.S. Const. I:8

## **INTEGRATED PEST MANAGEMENT**

- Connecticut agricultural experiment station, research re, 22–84a
- Definition, 22–11a
- University of Connecticut, duties, 22–11b

## **INTER VIVOS TRUSTS**

*See also* TRUSTS AND TRUSTEES.

- Animals, care and feeding of, 45a–489a
- Settlor, deceased, application by trustee to court, 45a–175
- Termination
  - Settlor or spouse, applicant or recipient of medical assistance, when, 45a–486

## **INTERAGENCY ELECTRIC AND MAGNETIC FIELDS TASK FORCE**

- Generally, 16–261a

## **INTERAGENCY MOTOR POOL**

- Administrative services department, within, 4a–5

## **INTEREST**

*See also* TRADING PRACTICES.

*See also* USURY.

Accrual, 37–1(b)

Actions not to be brought on prohibited loans, 37–8

Addition to debt, accrual after maturity, 37–1(b)

Agricultural college fund, 3–42, 3–44

Appeals, tolling, 37–3b(b)

Arbitration awards, interest on overdue settlements, 5–276b

Arbitration proceedings, 37–3a(a)

Armed forces members and dependents, consumer credit, rate, limitations, 36a–759a

Bank accounts, on

Change reducing effective annual percentage yield on savings account, notice of, 36a–321(a), 36a–321(b)

Increase in effective annual percentage yield on deposit account, no notice required, 36a–321(c)

Schedule of

Payment less than, prohibited, 36a–317(c)

Posting, 36a–319

Time accounts, 36a–318(a)

Banks, applicability to, 37–9

Bonds, 3–20(e)

Corporation business tax--*See* CORPORATION BUSINESS TAX, *at* Bonds, interest.

Enterprise zone facility bonds, on, 7–620d

Borrower, expenses not chargeable to, 37–6

Civil actions, 37–3a(a), 52–192a

Health care providers, applicability, 52–192b

Client security fund, disposition, 51–81d

Commercial loans in excess of \$10,000, payment of interest on, 37–1a

Connecticut higher education supplemental loan authority, charged by, 10a–241(b)

Corporation business tax

Estimated tax installment payments, unpaid, 12–242d

Credit programs--*See* CREDIT PROGRAMS.

Credit union, payment of, 36a–317(c)

Damages

Arbitration proceedings, 37–3a(a)

Insurance on security, 37–3a(a)

Interest, 37–3a(a)

Taxes on loan, 37–3a(a)

Eminent domain, rate of recovery, 37–3c

Enterprise zone facility bonds, on, 7–620d

Escheat, assessment for failure to report or deliver abandoned property, 3–65b

Escrow accounts, interest on, 49–2 to 49–2c

Exemptions, 37–9

Expenses not to be charged to borrower

Collection of loan, expense, 37–6

Connecticut development authority bonds, exemption, 32–23q

Exception to prohibition, 37–6

Inquiry as to financial responsibility, 37–6

Negotiation of loan, expense, 37–6

Twelve percent, charges less than accepted, 37–6

Generation-skipping transfer tax, 12–390c(a)

Gift tax, overpayments, 12–647(d)

Hartford stadium project, taking of property, 32–663

- High cost home loans
  - Prohibitions, 36a–746e
- Hospital services
  - Post judgment interest, 37–3a(b)
  - Prejudgment interest, 37–3a(b)
- Income tax
  - Deficiency assessment, 12–728
  - Estimated tax, unpaid balance, 12–722(a)
  - Refund payments, 12–732
  - Unpaid taxes, 12–735
- Judgments--*See* JUDGMENTS.
- Legal rate, 37–1(a)
- Life insurance death benefits, on, 38a–452
- Life insurance policy loans, on, 38a–444
- Limited liability companies, taxation, failure to pay, 12–284b
- Limited liability partnerships, taxation, failure to pay, 12–284b
- Loan, on
  - Agricultural college fund, 3–45
  - School fund, 3–45
  - State loan programs, rate established by bond commission, 3–20(t)
- Loans to which prohibitions do not apply
  - Credit union, 37–9
  - Foreign or domestic corporation, certain, 37–9
  - General, limited, or limited liability partnership or associations, certain, 37–9
  - Higher education loans, certain, 37–9
  - Limited liability companies, certain, 37–9
  - Mortgages of real property, certain, 37–9
  - Motor vehicle, recreational vehicle or boat, certain, 37–9
  - National bank, 37–9
  - Private banker, 37–9
  - Revolving loan agreements, certain, 37–9
  - Savings and loan, 37–9
  - State bank or trust company, 37–9
  - State or federal savings banks, 37–9
  - Statutory trusts, certain, 37–9
- Money, legal rate, 37–1(a)
- Mortgage security in another state, legal rate, 37–3a(a)
- Negligence actions, rate of recovery, 37–3b
- Negotiable instruments, 42a–3–112
- Nonresident maker of contract, legal rate, 37–3a(a)
- Notes not to be accepted for greater amounts than loaned, 37–5
- Penalty, 37–7
- Post-verdict or post-judgment motions, tolling, 37–3b(b)
- Prohibited loans, actions not to be brought on, 37–8
- Property, legal rate, 37–1(a)
- Public service companies tax, refunds, 12–268c
- Rebates
  - Applicability of law, 36a–690(c)
  - Calculation methods, 36a–690(b)
  - Definitions
    - Amount financed, 36a–690(a)(1)

- Annual percentage rate, 36a–690(a)(2)
- Finance charge, 36a–690(a)(3)
- Recovery by borrower in excess of legal rate, not allowed, 37–2
- Retail installment sales financing--*See* RETAIL INSTALLMENT SALES FINANCING, *at* Finance charge.
- S corporations, taxation, failure to pay, 12–284b
- Savings banks
  - Mortgage loans, accrual on, 36a–261(r)
- School fund, 3–41, 3–42, 3–44, 3–45
- Security deposits, on, 47a–21(d), 47a–21(i)
  - Senior citizens and disabled persons in public housing, 47a–22a
- Small loan lenders
  - Charge greater than legal rate, 36a–573
  - Restrictions, 36a–563(h)
- State loan programs, rate for, establishment by bond commission, 3–20(t)
- Taxes due and unpaid
  - Abatement, 12–39
  - Court waiver of interest prohibited, 12–33a
- Tolling, post-verdict or post-judgment motion or appeal, 37–3b(b)
- Twelve percent, loans at greater rate prohibited, 37–4
- Uniform Limited Partnership Act, taxation, failure to pay, 12–284b
- Variable rate mortgage loan, statement in mortgage deed, 49–31b(b)
- Violations, penalties, 37–7
- Year, in computing interest, 37–1(a)

## **INTERGOVERNMENTAL COOPERATION**

- Advisory commission on intergovernmental relations
  - Duties, 2–79a(b)
  - Establishment, 2–79a(a)
  - Members, 2–79a(a)
  - Purpose, 2–79a(a)
  - Reports, state mandates, 2–79a(c)
    - Supplement, 2–79a(d)
  - Staff
    - Employment of, 2–79a(e)
    - Exemption from classified service, 2–79a(e)
  - Sunset law, 2c–2b(a)
- Council of state governments declared a joint governmental agency, 2–79
- Policy and management office, responsibilities re, 4–65a(a)
- Purchasing plans, cooperative, 4a–53
- Waiver of federal aid program administration requirements, 3–10b

## **INTERIOR DESIGNERS**

- Generally, 20–377k to 20–377v
- Appeals, 20–377u
- Certificate of registration
  - Application, 20–377m
    - Fee, 20–377m(b)
  - Armed forces training, education credits or exemptions, 27–102b
  - Display of, 20–377s(a)
  - Examination for, 20–377n(a)

- Without, 20–377n(b)
- Expiration, 20–377s(d)
- Fee, 20–377s(e)
- Issuance, 20–377o(a)
  - Refusal
    - Hearing, 20–377o(c)
    - Notice, 20–377o(b)
- Prohibited acts, 20–377s(b)
- Qualifications for, 20–377n(a)
- Reciprocity, 20–377n(b)
- Renewal
  - Active duty military personnel, 4–61cc
  - Fee, 20–377s(e)
  - Refusal, 20–377o(a)
- Revocation or suspension, 20–377o(a)
  - Child support, delinquent, 46b–220
  - Grounds, 20–377r(a)
  - Hearing, 20–377r(b)
  - Notice, 20–377r(b)
- Roster, 20–377p
- Definitions, 20–377k
- Hearings, 20–377q(a)
- Investigations, 20–377q(a)
- Penalties for violations, 20–377v
- Regulations, 20–377t
- Subpoenas, 20–377q(a)
- Title, use of, 20–377l
- Violations
  - Injunctive relief, 20–377q(b)
  - Penalties, 20–377v

## **INTERLOCAL AGREEMENTS**

*See* COMPACTS.

*See* FIRE, SEWER AND OTHER DISTRICTS, *at* Interlocal agreements.

*See* MUNICIPAL RISK MANAGEMENT POOLS.

## **INTERMEDIATE CARE FACILITIES FOR THE MENTALLY RETARDED**

Beds, conversion, chronic and convalescent nursing, 17b–354c

Medicaid program participants, personal needs allowance state supplement, 17b–106(b)

Payments to, 17b–340(g)

## **INTERMENT**

*See* CEMETERIES.

*See* CREMATORIES.

## **INTERN PROGRAM, LEGISLATIVE**

*See* LEGISLATIVE INTERN PROGRAM.

## **INTERNAL REVENUE CODE**

Will, reference to, not affecting validity, 45a–264

## **INTERNATIONAL AWARDS**

- Appeal of enforcement orders, 50a–140(d)
- Definitions, 50a–140(a)
- Enforcement, 50a–140(b)
  - Orders, 50a–140(d)
- Execution, issuance, 50a–140(b)
- Interim awards
  - Definitions, 50a–140(a)
  - Enforcement, 50a–140(c)
  - Orders, 50a–140(d)

## **INTERNATIONAL EMERGENCY MANAGEMENT ASSISTANCE COMPACT**

- Generally, 28–22d
- Amendment, 28–22d Art. XIV
- Assistance, requests for, 28–22d Art. III
- Certifications, reciprocity, 28–22d Art. V
- Consultation, party jurisdictions, 28–22d Art. III
- Death benefits, providing, 28–22d Art. VIII
- Hazard analysis, 28–22d Art. III
- Implementation, 28–22d Art. II, 28–22d Art. XI
- Jurisdictions, defined, 28–22d Art. I
- Licenses, reciprocity, 28–22d Art. V
- Limitations, 28–22d Art. IV
- Party jurisdictions
  - Consultation, 28–22d Art. III
  - Reimbursements, 28–22d Art. IX
  - Responsibilities, 28–22d Art. III
  - Withdrawal, 28–22d Art. XI
- Permits, reciprocity, 28–22d Art. V
- Planning, 28–22d Art. I
  - Evacuation procedures, 28–22d Art. X
  - Review, 28–22d Art. III
- Purpose, 28–22d Art. I
- Reimbursements of party jurisdictions, 28–22d Art. IX
- Requests for assistance, 28–22d Art. III
- Responsibilities
  - Party jurisdictions, 28–22d Art. III
- Services and resources, delivery, 28–22d Art. III
- Severability, 28–22d Art. XII
- Statutes or ordinances, temporary suspension, 28–22d Art. III
- Supplementary agreements, 28–22d Art. VII
- Training activities, 28–22d Art. I
- Workers' compensation, 28–22d Art. VIII

## **INTERNATIONAL FUEL TAX AGREEMENTS**

- Generally, 12–486

## **INTERNATIONAL LAW**

- Arbitration, international commercial--*See* UNCITRAL MODEL LAW ON INTERNATIONAL COMMERCIAL ARBITRATION.
- Uniform Foreign Money-Judgments Recognition Act--*See* UNIFORM FOREIGN MONEY-JUDGMENTS



## RECOGNITION ACT.

Uniform Foreign-Money Claims Act--*See* UNIFORM FOREIGN-MONEY CLAIMS ACT.

Wills, international--*See* WILLS, *at* International wills.

## INTERNATIONAL TRADE

Generally, 32–500 to 32–512

Definitions, 32–500

Economic and community development commissioner

    Powers and duties, 32–501

Export division, 32–503

Export extension service program, 32–502

Exporting services database, 32–512

Foreign recruitment program, 32–510

Information and education programs to promote exports, 32–508

International trade account, 32–504

International trade council, 32–511

International trade representative program, 32–505

Trade consortium program, 32–507

Trade development companies, 32–509

Trade shows, 32–506

## INTERNET

Access by libraries and schools, communications grant program, 11–23c

Access services, sales and use tax exemption, 12–411(1)

Agriculture department, Connecticut farm link program, 22–26l

Alternative fuels, biofuel link program, consumer education, 32–324h(b)

Campaign records, public access, 9–677

Charter schools

    Governing council, posting of meeting schedule, agenda and minutes, 10–66kk

Computer generated animation

    Digital animation production companies tax credit vouchers, 12–217ll

Conservation and development, state plan of, posting, 16a–28

Criminal law

    Records, disclosable information, 54–142i(3)

    Sexual activity with a minor, use, 53a–90a

        Forfeiture of moneys and property derived from, 54–36p

Education department

    Telecommunications projects grant program, 10–4h

    Web site, 10–5b

Educational technology commission

    Connecticut parent technology academy program, 11–2b

    Powers and duties, 4d–80(c)

Energy efficiency information, linking to

    Public utility control department, 16–245z

Environmental protection department, electronic device recycling program, compliant manufacturers list, posting of, 22a–634(a)

Escheat of property, notice, 3–66a

Health care access office division

    Health care facilities certificate of need, applications, 19a–639a(c), 19a–639a(d)

Health care provider profiles, public health department, 20–13j

Health insurance, consumer outreach education program, 38a–472d

## Interactive web site

- Entertainment industry infrastructure tax credits, 12–217kk
- Film production infrastructure tax credit vouchers, 12–217kk
- Film production tax credit vouchers, 12–217jj

## Liquor, sales to minors prohibited, 30–86

## Lobbyist financial reports, public access, 1–96c

## Long-term care options web site, 17b–367

## Lost and unclaimed property notices, 3–66a(a)

## Managed care organizations

- Fee-for-service reimbursement schedules, 38a–479
- Providers, lists, 38a–478d

## Mental health care information and assistance, 17a–453e

## Motor vehicle information system, disclosable information, 54–142i(3)

## Property tax

- Real estate revaluation, periodic

- Posting plan or drawing of residential property's interior on Internet prohibited, 12–62(c)

## Records, ex parte authority to compel disclosure, 54–47aa

## Sales and use taxes, access services, exemption, 12–411(1)

## Small loan lenders, interest charge greater than legal rate, 36a–573

## State treasurer's reports, public access, 3–37(c)

## Subscriber information

- Sex offenders, ex parte order compelling disclosure, 54–260b

## Teachers, information sharing web site, 10–262q

## Tobacco products tax

- Cigarette manufacturers, directory, 4–28m
- Exclusion of name or brand families from directory, 12–285b
- Distributors, lists of licensees, 12–330b

## Voice over internet protocol

- Providers, enhanced 9-1-1 telephone system, 28–28a(d)
- Assessment of subscriber fee, surcharge, 28–30d

- Public safety telecommunicator trading fund, assessment of subscribers for, 16–256g

## Voter guide. publication, 9–4a

## **INTERNS**

### Appointment, notice of, 19a–508

### Child endangering cases, suspected, mandated reporters, 17a–101 to 17a–101e

### Legislative--*See* LEGISLATIVE INTERN PROGRAM.

### Physician's licensing, exemption from, 20–9

## **INTERPLEADER**

### Action in nature of, 52–484

### Costs and attorney's fees, 52–484

## **INTERPRETERS**

### Deaf or hearing impaired persons, provided for, when, 46a–33b

#### Qualifications, 46a–33a

#### Registration required, 46a–33a

### Disclosure of privileged communication by, prohibited, 52–146l

### Fees, in civil actions, 52–257

### Medical assistance programs, foreign language interpreter services, 17b–28e(b)

#### Reports, 17b–28e(c)

Oath, 1–25

Privileged communication, disclosure by, prohibited, 52–146l

## **INTERREGIONAL PLANNING PROGRAM**

Former employees of, retirement credit for, 5–182(e)

## **INTERROGATORIES**

Antitrust act, 35–42

Corporations, nonstock

Secretary of the state, by, 33–1017(a)

Confidentiality of answers, 33–1017(c)

Failure to answer, 33–1017(b)

Domestic limited liability partnerships

Secretary of the state, by, 34–412

Foreign limited liability partnerships

Secretary of the state, by, 34–412

Limited liability companies

Submission by secretary of the state to determine compliance, 34–108

Disclosure of information obtained, 34–108(c)

Failure or refusal to answer, fines for, 34–108(b)

Public inspection, interrogatories not open to, 34–108(c)

Limited partnerships, submission by secretary of the state to determine compliance with statutory requirements, 34–13d

Lung disease medical panel, submitted to, 31–298a(b), 31–298a(c)

## **INTERSTATE AGREEMENT ON EDUCATIONAL PERSONNEL**

Contracts, interstate personnel contracts, 10–146c Art.III

Definitions, 10–146c Art.II

Educational personnel within state, no effect on, 10–146c Art.IV

Effective date, 10–146c Art.VIII

Evaluation of agreement, 10–146c Art.VI

Interstate cooperation, 10–146c Art.V

Liberal construction, 10–146c Art.X

Other arrangements, no effect on, 10–146c Art.VII

Programs solely within state, no effect on, 10–146c Art.IV

Purpose, findings and policy, 10–146c Art.I

Severability clause, 10–146c Art.IX

Withdrawal from, 10–146c Art.VIII

## **INTERSTATE BANKING**

Acquisitions

Application investigation and processing fees, 36a–65(d)(1)

Bank and out-of-state bank stock by Connecticut banks, applicable law, 36a–412(c)

Bank assets by out-of-state banks, requirements re, 36a–412(a)

Bank stock by out-of-state banks, requirements re, 36a–412(a)

Bank voting stock by out-of-state holding company, requirements re, 36a–411

Connecticut holding company voting stock by out-of-state holding company, requirements re, 36a–411

Out-of-state bank assets by banks, requirements re, 36a–412(b)

Out-of-state bank stock by banks, requirements re, 36a–412(b)

Out-of-state banks

Branches

- Additional, establishment, 36a–412(a)
- Agreements with foreign banking regulators
  - Sharing of fees for examination and supervision, 36a–412(a)
- By, requirements, 36a–412(a)
- Commercial activities, restrictions, 36a–412(a)
- From, requirements, 36a–412(b)
- Stock ownership limitations inapplicable, 36a–412(d)
- Anticompetitive effects of proposed transactions, findings re, 36a–34(b), 36a–34(c)
- Banking commissioner, annual report, 36a–14(b)
- Branching, de novo
  - Authorization for, 36a–410a
  - Defined, 36a–410(4)
- Commercial activities
  - Branches, restrictions, 36a–412(a)
  - Definitions, 36a–410(2)
- Community reinvestment
  - Findings, 36a–34(b), 36a–34(c)
  - Plan, 36a–34(b), 36a–34(c)
- Compliance with applicable consumer protection laws re applications, 36a–34(b), 36a–34(c)
- Consideration of
  - Acquiring person's and subsidiaries' community reinvestment record re applications, 36a–34(c)
  - Bank's community reinvestment record re applications, 36a–34(b)
  - Parent corporation's and subsidiaries' community reinvestment record re applications, 36a–34(b)
- De novo interstate branching
  - Authorization for, 36a–410a
  - Definitions, 36a–410(4)
- Definitions
  - Branch, 36a–410(1)
  - Commercial activities, 36a–410(2)
  - Connecticut holding company, 36a–410(3)
  - De novo branch, 36a–410(4)
  - Home state, 36a–410(5)
  - Out-of-state holding company, 36a–410(6)
- Establishment of bank or Connecticut holding company by out-of-state holding company, requirements re, 36a–411
- Establishment or maintenance of office or transaction of banking business in violation of statute
  - Injunction re, 36a–425(f)
- Establishment or maintenance of offices engaged in banking business other than deposit services
  - Conversion to deposit services office prohibited, 36a–425(d)
  - Requirements re, 36a–425(d)
- Establishment or maintenance of offices not engaged in banking business
  - Authorized, 36a–425(a)
  - Offices not subject to provisions re, 36a–425(d)
- Foreign banking corporations
  - Actions brought against debtors by, 36a–426
  - Certificate of authority from secretary of the state, foreign banking corporations subject to requirements re, 36a–425(a)
  - Establishment or maintenance of office or transaction of banking business in violation of statute
    - Injunction re, 36a–425(f)
  - Establishment or maintenance of offices engaged in banking business other than deposit services
    - Conversion to deposit services office prohibited, 36a–425(d)

- Requirements re, 36a–425(d)
- Establishment or maintenance of offices not engaged in banking business
  - Authorized, 36a–425(a)
  - Offices not subject to provisions re, 36a–425(d)
- Office used to enable foreign banking corporation or holding company to engage in banking business, action of commissioner re, 36a–425(b)
- Prohibition on transacting business in state, exceptions to, 36a–425(a), 36a–425(b)
- Severability provision, 36a–413
- Transacting business in state, prohibited, 36a–425(a)
- When deemed to have usual place of business in state, 36a–426
- Merger or consolidation of out-of-state banks with banks
  - Additional branches, establishment, 36a–412(a)
  - Agreements with foreign banking regulators
    - Sharing of fees for examination and supervision, 36a–412(a)
  - Application investigation and processing fees, 36a–65(d)(1)
  - Authorization for, 36a–410a
  - Requirements re, 36a–412
  - Resulting institution is a bank, 36a–412(b)
  - Resulting institution is an out-of-state bank, 36a–412(a)
- Office used to enable foreign banking corporation or holding company to engage in banking business, action of commissioner re, 36a–425(b)
- Severability provision, 36a–413

## **INTERSTATE COMPACT FOR ADULT OFFENDER SUPERVISION**

*See* CRIMINAL PROCEDURE, *at* Interstate Compact for Adult Offender Supervision.

## **INTERSTATE COMPACT FOR JUVENILES**

- Generally, 46b–151h
- Accused delinquent, defined, 46b–151h Art.II
- Accused status offender, defined, 46b–151h Art.II
- Adjudicated delinquent, defined, 46b–151h Art.II
- Adjudicated status offender, defined, 46b–151h Art.II
- Administrator, 17a–6(k)
- Amendments to compact, 46b–151h Art.X
- Assessment on compacting states, 46b–151h Art.VIII
- Binding effect, 46b–151h Art.XIII
- Bylaws, defined, 46b–151h Art.II
- Commissioner, defined, 46b–151h Art.II
- Compact administrator, defined, 46b–151h Art.II
- Compacting states
  - Assessments, 46b–151h Art.VIII
  - Default, 46b–151h Art.XI
  - Defined, 46b–151h Art.II
  - Eligibility to become, 46b–151h Art.X
  - Judicial action to enforce compliance, 46b–151h Art.XI
  - State councils for interstate juvenile supervision, 46b–151h Art.IX
  - Termination of defaulting state, 46b–151h Art.XI
  - Withdrawal, 46b–151h Art.XI
- Court, defined, 46b–151h Art.II
- Definitions, 46b–151h Art.II
- Deputy compact administrator, defined, 46b–151h Art.II

- Dissolution, 46b–151h Art.XI
- Effective date, 46b–151h
- Finance, 46b–151h Art.VIII
- Interstate commission
  - Accounting, 46b–151h Art.VIII
  - Creation, 46b–151h Art.III
  - Defined, 46b–151h Art.II
  - Dispute resolution, 46b–151h Art.VII
  - Enforcement, 46b–151h Art.VII
  - Meetings, 46b–151h Art.III
  - Operation, 46b–151h Art.V
  - Organization, 46b–151h Art.V
  - Oversight, 46b–151h Art.VII
  - Powers and duties, 46b–151h Art.IV
  - Rulemaking functions, 46b–151h Art.VI
- Juvenile, defined, 46b–151h Art.II
- Liberal construction of provisions, 46b–151h Art.XII
- Non-compacting state, defined, 46b–151h Art.II
- Non-offender, defined, 46b–151h Art.II
- Probation or parole, defined, 46b–151h Art.II
- Purpose, 46b–151h Art.I
- Rule, defined, 46b–151h Art.II
- Severability of provisions, 46b–151h Art.XII
- State councils for interstate juvenile supervision, 46b–151h Art.IX
- State, defined, 46b–151h Art.II

## **INTERSTATE COMPACT ON EDUCATIONAL OPPORTUNITY FOR MILITARY CHILDREN**

- Generally, 10–15f
- Amendments, 10–15f Art. XV
- Applicability, 10–15f Art. III
- Attendance of students, 10–15f Art. V
- Binding effect, 10–15f Art. XVIII
- Commission, 10–15f Art. IX et seq.
  - Financing, 10–15f Art. XIV
  - Organization and operation, 10–15f Art. XI
  - Powers and duties, 10–15f Art. X
  - Rulemaking, 10–15f Art. XII
- Conflict with state constitution, 10–15f Art. XVIII
- Construction, 10–15f Art. XVII
- Definitions, 10–15f Art. II
- Disabilities, students with, 10–15f Art. V
- Dispute resolution, 10–15f Art. XIII
- Dissolution of compact, 10–15f Art. XVI
- Educational records, 10–15f Art. IV
- Effective date, 10–15f Art. XV
- Enforcement, 10–15f Art. XIII
- Enrollment of students, 10–15f Art. IV
  - Eligibility, 10–15f Art. VI
- Graduation of students, 10–15f Art. VII
- Member states, 10–15f Art. XV
  - Withdrawal from compact, 10–15f Art. XVI

Oversight, 10–15f Art. XIII  
Placement of students, 10–15f Art. V  
Purpose of compact, 10–15f Art. I  
Rules, 10–15f Art. XII  
Severability of provisions, 10–15f Art. XVII  
State coordination, 10–15f Art. VIII

## **INTERSTATE COMPACT ON MENTAL HEALTH**

Generally, 17a–615 to 17a–618  
Compact administrators  
    Agreements, supplementary, power to enter, 17a–615 Art.XI, 17a–617  
    Appointment, 17a–615 Art.X  
        Connecticut representative, appointment, powers, 17a–616  
    Duties, 17a–615 Art.X  
    Obligations, payment of, by, 17a–618  
    Powers, 17a–615 Art.X  
    Supplementary agreements, power to enter, effect, 17a–615 Art.XI, 17a–617  
Construction, 17a–615 Art.XIV  
Definitions, 17a–615 Art.II  
Effective date, 17a–615 Art.XII  
Governor, appointment of compact administrators, 17a–616  
Guardians, 17a–615 Art.VIII  
    Definition, 17a–615 Art.VIII  
Inmates, applicability to, 17a–615 Art.IX  
Legislative findings, 17a–615 Art.I  
Mental deficiency, definition of, 17a–615 Art.II  
Mental illness, definition of, 17a–615 Art.II  
Obligations, payment of, 17a–618  
Party states  
    Compact administrator, 17a–615 Art.X  
    Findings of, 17a–615 Art.I  
    Internal relationships, effect on, 17a–615 Art.VII  
    Patients, policy towards, 17a–615 Art.IX  
    Reciprocal agreements, effect on, 17a–615 Art.VII  
Patients  
    After-care supervision of, 17a–615 Art.IV  
    Criminal charges, pending, applicability to, 17a–615 Art.IX  
    Dangerous, escape of, 17a–615 Art.V  
    Definition, 17a–615 Art.II  
    Guardians  
        Definition, 17a–615 Art.VIII  
        Rights and duties of, 17a–615 Art.VIII  
    Institutionalization of  
        Eligibility, 17a–615 Art.III  
        Priority, 17a–615 Art.III  
        Receiving states, obligation of, 17a–615 Art.III  
    Policy towards, 17a–615 Art.IX  
    Residence of, effect, 17a–615 Art.III  
    Serving a sentence, applicability to, 17a–615 Art.IX  
    Transfer, provision for, 17a–615 Art.III, 17a–615 Art.VII  
    Transportation of, 17a–615 Art.VI

Provisions, effect on powers of party states, 17a–615 Art.VII

Purposes, 17a–615 Art.I

Receiving state

After-care supervision of patients, 17a–615 Art.IV

Standards, 17a–615 Art.IV

Definition, 17a–615 Art.II

Priority of admission, 17a–615 Art.III

Transfer of patient, notice to, 17a–615 Art.III

Rules and regulations, promulgated by, 17a–615 Art.X

Sending state

Definition, 17a–615 Art.II

Patient, transportation cost, paid by, 17a–615 Art.VII

Severability, of provisions, 17a–615 Art.XIV

Supplementary agreements, 17a–615 Art.XI, 17a–617

Withdrawal from, 17a–615 Art.XIII

## **INTERSTATE COMPACT ON THE PLACEMENT OF CHILDREN**

Generally, 17a–175 to 17a–182

Agreements, with other states, 17a–179

Financial obligations, approval, 17a–179

Children and youth services commissioner, duties of, 17a–178

Compact administrator

Appointment of, 17a–175 Art.VII, 17a–182

Rules and regulations, promulgation of, 17a–175 Art.VII

Construction, 17a–175 Art.X

Definitions, 17a–175 Art.II

Delinquent children

Institutional care of, 17a–175 Art.VI

Hearings, notice, 17a–175 Art.VI

Placement of, 17a–181

Enactment, 17a–175 Art.IX

Financial responsibility, for children, enforcement, 17a–177

Governor, appointment of administrator, 17a–182

Illegal placement, penalty for, 17a–175 Art.IV

Inspection, agreements re, 17a–180

Jurisdiction, retention of, by sending agency, 17a–175 Art.V

Licensing or bonding, not required of sending agency, when, 17a–176

Limitations

Other compacts, 17a–175 Art.VIII(b)

Relatives or guardians, receiving or sending by, 17a–175 Art.VIII(a)

Placement

Conditions for, 17a–175 Art.III

Definition, 17a–175 Art.II(d)

Delinquent children, 17a–181

Institutional care of, 17a–175 Art.VI

Illegal, penalty for, 17a–175 Art.IV

Sending agency

Additional information, request for, 17a–175 Art.III(c)

Definition, 17a–175 Art.II(b)

Jurisdiction, retention of, 17a–175 Art.V(a)

Limitations, 17a–175 Art.V(a)



- Support, financial responsibility for, 17a–175 Art.V(a)
- Licensing or bonding not required, when, 17a–176
- Private charitable agency, special provisions, 17a–175 Art.V(c)
- Public agency, agreements with agencies in receiving state, 17a–175 Art.V(b)
- Receiving state, notice of acceptance, 17a–175 Art.III(d)
- Written notice to, 17a–175 Art.III(b)
- Contents, 17a–175 Art.III(b)
- Police, transportation of minors, when, procedure, 17a–185
- Policy, 17a–175 Art.I
- Private charitable agency, 17a–175 Art.V(c)
- Public agencies, 17a–175 Art.V(b)
- Purposes, 17a–175 Art.I
- Receiving state, definition, 17a–175 Art.II
- Severability provision, 17a–175 Art.X
- Supervision, agreements re, 17a–180
- Visitation, agreements re, 17a–180
- Withdrawal, 17a–175 Art.IX

## **INTERSTATE COMPACT ON WELFARE SERVICES**

- Generally, 17b–56 to 17b–59
- Administrative authorities, agreements between, 17b–56 Art.IV
- Compact administrator
  - Appointment of, 17b–56 Art.V
  - Duties, 17b–56 Art.V
  - Governor, appointment of, 17b–57
  - Powers of, 17b–58
  - Regulations, promulgation of, 17b–56 Art.V
- Construction, 17b–56 Art.VII
- Definitions, 17b–56 Art.II
- Effective date, 17b–56 Art.VI
- Enactment, 17b–56
- Information, receipt of from sending state, 17b–56 Art.III
- Nonresidents, eligibility for welfare services in receiving state, 17b–56 Art.III
- Policy, 17b–56 Art.I
- Provisions, severability of, 17b–56 Art.VII
- Purposes, 17b–56 Art.I
- Receiving state, receipt of information from sending state, 17b–56 Art.III
- Reciprocal agreements, validity of, 17b–56 Art.IV
- Repeal, effect of, notice, 17b–59
- Residence or settlement requirements, eligibility for welfare and services, 17b–56 Art.III
- Services, additional, when, 17b–56 Art.IV
- Severability, of provisions, 17b–56 Art.VII
- Supplementary agreements, scope of, 17b–56 Art.IV
- Welfare service, definition of, 17b–56 Art.II
- Withdrawal from, procedure, 17b–56 Art.VI
  - Effective date of, 17b–56 Art.VI
  - Notice, requirements, 17b–56 Art.VI
  - Persons receiving services, rights of, 17b–56 Art.VI

## **INTERSTATE COMPACTS**

- Adoption and medical assistance, 17a–116d

Compacts between Connecticut and other states

Approval or rejection by General Assembly, 3–6c

Connecticut-New York Railroad Passenger Transportation Compact--*See* CONNECTICUT-NEW YORK RAILROAD PASSENGER TRANSPORTATION COMPACT.

Interstate Compact for Adult Offender Supervision--*See* CRIMINAL PROCEDURE, *at* Interstate Compact for Adult Offender Supervision.

Interstate Compact for Juveniles--*See* INTERSTATE COMPACT FOR JUVENILES.

Interstate Compact for Mutual Military Aid--*See* MILITIA, *at* Interstate Compact for Mutual Military Aid.

Interstate Compact on Mental Health--*See* INTERSTATE COMPACT ON MENTAL HEALTH.

Interstate Compact on the Placement of Children--*See* INTERSTATE COMPACT ON THE PLACEMENT OF CHILDREN.

Interstate Compact on Welfare Services--*See* INTERSTATE COMPACT ON WELFARE SERVICES.

Interstate Corrections Compacts--*See* INTERSTATE CORRECTIONS COMPACT; NEW ENGLAND INTERSTATE CORRECTIONS COMPACT.

Interstate Emergency Management Assistance Compact--*See* CIVIL PREPAREDNESS AND EMERGENCY SERVICES, *at* Interstate Emergency Management Assistance Compact.

Interstate Library Compact--*See* LIBRARIES, *at* Interstate Library Compact.

Medical assistance and adoption, 17a–116d

Mid-Atlantic States Air Pollution Control Compact--*See* MID-ATLANTIC STATES AIR POLLUTION CONTROL COMPACT.

New England Compact on Radiological Health Protection--*See* RADIATION AND RADIOACTIVE MATERIALS, *at* New England Compact on Radiological Health Protection.

New England Interstate Corrections Compact--*See* NEW ENGLAND INTERSTATE CORRECTIONS COMPACT.

New England Interstate Planning Compact--*See* NEW ENGLAND INTERSTATE PLANNING COMPACT.

New England Interstate Water Pollution Control Compact--*See* NEW ENGLAND INTERSTATE WATER POLLUTION CONTROL COMPACT.

New England State Police Compact--*See* NEW ENGLAND STATE POLICE COMPACT.

Northeast Interstate Dairy Compact--*See* NORTHEAST INTERSTATE DAIRY COMPACT.

Northeastern Interstate Forest Fire Protection Compact--*See* NORTHEASTERN INTERSTATE FOREST FIRE PROTECTION COMPACT.

Northeastern Water and Related Land Resources Compact--*See* NORTHEASTERN WATER AND RELATED LAND RESOURCES COMPACT.

## **INTERSTATE CORRECTIONS COMPACT**

Generally, 18–105 to 18–107

*See also* NEW ENGLAND INTERSTATE CORRECTIONS COMPACT.

Agreements, effect on, 18–106 Art.IX

Binding effect of, 18–106 Art.VIII

Cited as, 18–105

Construction of, 18–106 Art.X

Contracts, made under, 18–106 Art.III

Contents of

Compact, incorporated by reference, 18–106 Art.III(b)

Delivery of inmates, 18–106 Art.III(a)(4)

Duration, 18–106 Art.III(a)(1)

Employment of inmates, 18–106 Art.III(a)(3)

Other matters, 18–106 Art.III(a)(5)

Payments under, 18–106 Art.III(a)(2)

Correction commissioner's duties re, 18–107

## Correction department

Supervision of inmates outside state, 18–86b

Definitions, 18–106 Art.II

Effect on other agreements, 18–106 Art.IX

Effective, when, 18–106 Art.VII

Federal aid, 18–106 Art.VI

## Inmates

Confinement of, 18–106 Art.IV(a)

Hearings, 18–106 Art.IV(f)

Jurisdiction over, 18–106 Art.IV(c)

Officials access to, 18–106 Art.IV(b)

Parents, guardians, trustees, rights of, 18–106 Art.IV(i)

Release of, 18–106 Art.IV(g)

Reports on, to sending state, 18–106 Art.IV(d)

Rights of, 18–106 Art.IV(h)

Supervision when outside state, 18–86b

Treatment of, 18–106 Art.IV(e)

Policy, 18–106 Art.I

## Sending state

Escapee, fugitive from, 18–106 Art.V(b)

Jurisdiction over inmates, 18–106 Art.V(a)

Severability, 18–106 Art.X

Withdrawal from, 18–106 Art.VIII

## **INTERSTATE EMERGENCY MANAGEMENT ASSISTANCE COMPACT**

*See* CIVIL PREPAREDNESS AND EMERGENCY SERVICES, *at* Interstate Emergency Management Assistance Compact.

## **INTERSTATE ENVIRONMENTAL COMMISSION**

Generally, 22a–293 to 22a–305

### Accounts

Examination of, 22a–303

Maintenance and reports of, 22a–302

Additional restrictions, permitted, 22a–294 Art.IX

### Air pollution

Powers and duties re, 22a–305

Study of, 22a–304

Appropriations, 22a–294

Borders, boundaries of jurisdiction, 22a–294 Art.II, 22a–297

### Commissioners

Compensation, 22a–294 Art.IV

Connecticut, 22a–295

Duties and powers, generally, 22a–294 Art.V

Expenditures by, 22a–294 Art.V, 22a–302

Meetings, 22a–294 Art.V, 22a–296

Membership, 22a–294 Art.IV

Officers, 22a–294 Art.V, 22a–296

Comptroller, accounts examined by, 22a–303

Confidential information, 22a–305

Construction of, 22a–294 Art.IX, 22a–299

Cooperation with other authorities, 22a–294 Art.XII, 22a–298, 22a–301

Definitions, 22a–294 Art.XIII

Duties and powers, generally, 22a–294 Art.V

Effective date of compact, 22a–294 Art.XVI

Enforcement powers, 22a–294 Art.XI, 22a–298

Establishment of, 22a–294 Art.III

Governor

Appropriations approved by, 22a–294 Art.XIV

Commissioners, appointment by, 22a–295

Reports to, 22a–294 Art.V, 22a–294 Art.XII, 22a–302, 22a–303, 22a–305(6)

Hearings by, 22a–298

Interstate environmental district

Boundaries, 22a–294 Art.II, 22a–297

Establishment of, 22a–294 Art.II

Investigations, by, 22a–294 Art.XI

Investigatory powers, 22a–298

Members, 22a–303

Objectives, 22a–294 Art.I

Pollution

Air, 22a–304, 22a–305

Notice of by commission for action against, 22a–300

Orders against, 22a–300

Prohibited by, 22a–294 Art.VI, 22a–294 Art.XI

Public hearings on, 22a–300

Smoke, 22a–304, 22a–305

Powers, supplemental, 22a–299

Regulations and orders, 22a–297

Report by, 22a–302

Severability, 22a–294 Art.XV

Sewage

Exceptions, 22a–294 Art.VII(1), 22a–294 Art.VII(2)

Municipalities, treatment by, 22a–294 Art.X

Prohibited by, 22a–294 Art.VI(1)

Streams, treatment of, 22a–294 Art.VIII, 22a–294 Art.XII

Treatment plants, 22a–294 Art.X

Smoke, pollution by, 22a–304, 22a–305

Trade secrets, 22a–305

Tri-State Compact, members, 22a–293

Waters

Classifications of, 22a–294 Art.VI, 22a–294 Art.VII:3

Streams, treatment of, 22a–294 Art.VIII

## **INTERSTATE LAND SALE**

*See* REAL ESTATE BROKERS AND SALESPERSONS, *at* Property in another state, advertising and sale of.

## **INTESTACY**

Administration of estates, 45a–291, 45a–297

Bond required of administrator, 45a–303(d)

Jurisdiction of intestate estates, 45a–303(a)

Letters of administration

Application, notice and hearing re, 45a–303(b)

- Order of priority in obtaining, 45a-303(c)
- Bank deposits, payment without administration, 45a-273, 45a-275
- Bond of administrator, 45a-303
- Capital felony, inheritance by person convicted of, 45a-447
- Certificate of descent or distribution
  - Issued, when, 45a-433
  - Recording of, 45a-450
- Children born out of wedlock, 45a-438
  - Estate of, distribution to father, 45a-438b
- Community property--*See* COMMUNITY PROPERTY RIGHTS AT DEATH, UNIFORM DISPOSITION OF.
- Corporate stocks or bonds, payment without administration, 45a-273, 45a-275
- Credit union, payment of equity in without administration, when, 45a-273, 45a-275
- Death benefits, payment without administration, 45a-273
- Death, presumed, procedure re, 45a-329
- Distributees, determination of, 45a-431
- Distribution of estates, 45a-433
  - Artificial insemination, children conceived of, 45a-777
  - Brothers and sisters, 45a-439
  - Half blood relatives, 45a-439
  - Minor as owner
    - Father, distribution to, 45a-438b
  - No children or representatives, when, 45a-439
  - Parents, 45a-439
  - Surviving spouse, 45a-438
- Domicile, finding of, 45a-309
- Dower, effect, 45a-439
- Funeral director, payment to without administration, 45a-273, 45a-275
- Heirs and distributees
  - Ascertainment of, 45a-431
  - Distribution to, 45a-431
- Jurisdiction of intestate estates, 45a-303(a)
- Killer, inheritance by, when, 45a-447
- Letters of administration, 45a-303
  - Application, notice and hearing, 45a-303(b)
  - Bond required of administrator, 45a-303(d)
  - To whom granted, 45a-303(c)
- Minor's estate, distribution to father, 45a-438b
- Missing persons, presumption of death, 45a-329
- Motor vehicles, transfer without administration, 45a-273, 45a-275
- Murderer, inheritance by, 45a-447
- Mutual distribution, 45a-431, 45a-433
- Nonresident
  - Administrator, appointment of, 45a-303
  - Distributee, property due, 45a-449
  - Letters of administration granted, when, 45a-303
- Partial
  - Administration granted, 45a-291
  - Distribution of, 45a-432
  - Executor to administer, 45a-291
- Presumption of death, procedure re, 45a-329, 45a-446

Probate bond of administrator, 45a–303

Probate courts

Duties re, 45a–98(a)

Jurisdiction of, 45a–98(a), 45a–303(a)

Surviving spouse

Distributions to, 45a–437

Payments to, no administration, 45a–273, 45a–274, 45a–275

Testate in part, distribution, 45a–432

Will found after partial settlement, procedure re, 45a–297

## **INTIMIDATION**

Bigotry or bias, based on

Civil action for damages, 52–571c

Definitions, 53a–181i

First degree, 53a–181j

Hate crimes advisory committee, 51–279d

Second degree, 53a–181k

Third degree, 53a–181l

Hate crimes diversion program, participation in as condition of probation, 54–56e

Witness intimidation, class C felony, 53a–151a

## **INTOLERABLE CRUELTY**

Dissolution of marriage, ground for, 46b–40

## **INTOXICATED PERSONS**

*See* ALCOHOL AND DRUG ABUSE, *at* Intoxicated persons.

*See* LIQUOR CONTROL, *at* Intoxicated persons.

*See* MOTOR VEHICLES, *at* Intoxication.

## **INTOXICATING LIQUORS**

*See also* LIQUOR CONTROL.

Eighteenth Amendment, repeal of, U.S. Const. Am.XXI:1

Fee for service of warrant for seizure of, 52–261, 52–261a

Transportation of, in violation of laws, prohibited, U.S. Const. Am.XXI:2

Twenty-first Amendment, ratification of, U.S. Const. Am.XXI:3

## **INTRASTATE MUTUAL AID COMPACT**

Generally, 28–22a

## **INTRAVENOUS THERAPY**

*See* PERFUSIONISTS.

## **INVASION OF PRIVACY**

Attachment prohibited, exception, 52–279

HIV testing, acute care hospitals, civil immunities, 19a–593a

## **INVASIONS**

Habeas corpus suspended during, U.S. Const. I:9

Militia to repel, U.S. Const. IV:4

State may engage in war, when, U.S. Const. I:10

## **INVASIVE PLANTS**

- Ordinances, 22a–381d
- Prohibitions, 22a–381d
- Purchase prohibited, 22a–381c
- State agencies, exception, 22a–381c

## **INVASIVE PLANTS COUNCIL**

- Duties, 22a–381a
- Lists, criteria, 22a–381b
- Members, 22a–381
- Recommendations, General Assembly, to, 22a–381a

## **INVENTIONS**

- Connecticut agricultural experiment station employees, by, 22–82a
  - Patents, trademarks and licensing agreements, 22–81(a), 22–82a(c)
- State employees, 4–61a
- University of Connecticut, at--*See* UNIVERSITY OF CONNECTICUT, *at* Research foundation.

## **INVENTORIES**

- See also* PROBATE COURT, *at* Inventories.
- Agricultural machinery and equipment dealers and suppliers, repurchase, 42–347 to 42–349
- Estate--*See* ESTATES, *at* Inventories.
- Greenhouse gas emissions, 22a–200b
- Landlord and tenant
  - Death of tenant, removal and inventory of possessions, 47a–11d
- State realty, 4b–24
  - Government-owned property
    - Security measures, 4b–131
  - State property, 4–36
- Statewide health care facilities and services, 19a–634(c)

## **INVENTORS**

- Exclusive right to discoveries, U.S. Const. I:8

## **INVESTIGATIONS**

- Agriculture commissioner
  - Violations of statutes or regulations, 22–4c
- Amusements and exhibitions, deaths occurring in connection with operation of rides and devices, 29–136(b)
- Antitrust act, 35–42
- Attorney General--*See* ATTORNEY GENERAL, *at* Investigations.
- Bank conversion, fee for investigation of application, 36a–65(d)(1)
- Banking commissioner
  - Connecticut credit unions
    - Certificates of incorporation, 36a–437a
  - Mortgage lenders, correspondent lenders, brokers and loan originators
    - Authority, 36a–498f
- Boxing and wrestling, 29–143j(c)
  - Deaths and injuries, 29–143j(d)
- Business opportunity investments, 36b–71
- Check cashing services, 36a–581(e)

## Children and families department

Guardians, child abuse or neglect, 45a–619

Computer-related offenses, breach of security, notice, delays, 36a–701b(b), 36a–701b(d)

Corruption and mismanagement in state agency, 4–61dd(a)

Debt negotiation, 36a–671a(c)

Elderly persons, caretaker of, 17b–460

Ethics advisory board, 1–80(e)

Ethics commission, 1–82

Ethics office

Lobbyists, concerning, 1–93

Foreign banks, 36a–428l

Representative office, establishing or maintaining, 36a–428g(b)

State branch or agency, establishing or maintaining, 36a–428a(b)

Foreign trust companies, establishing or maintaining office within state, 36a–434c

Freedom of information

Monopolies and unfair trade, 42–110d(f)

General Assembly, 2–46 to 2–48

Legislative program review and investigations committee--*See* GENERAL ASSEMBLY, *at* Legislative program review and investigations committee.

Records, confidential, 2–46a

Governor, by, 3–1, 3–6

Hazardous waste establishments, transfer, 22a–134a(e)

Hospital records, 4–104, 4–105

Insurance, investigative consumer reports, 38a–982

Judicial nominees, of, 2–40(c)

Extension period, written notification to governor, 21–40(b)

Managed care organizations, 38a–479ee

Money transmission licensees, 36a–599, 36a–600

Mortgage lenders, correspondent lenders, brokers and loan originators, 36a–498f

Municipal or regional resource recovery authority, by, 7–273bb(a)

Nomination

Investigation of judicial nominees

Extension period, written notification to governor, 2–40(b)

Pilot commission, 15–13c(g)

Port authority, by, 7–329e

Preferred provider networks, 38a–479ee

Public assistance--*See* PUBLIC ASSISTANCE, *at* Investigations.

Real estate appraisal management companies, 20–529d(a)

Records of, disclosure of, 1–210(b)

Small loan lenders, 36a–556

State employee to conduct, exempt from classified service, 5–198(n)

Urban violence and cooperative crime control task force, 29–179f(b)

## INVESTMENT ADVISORY COUNCIL

*See* TREASURER, *at* Investment advisory council.

## INVESTMENT COMPANIES

Civil list funds, investment of, in, 3–31a

Exempt dividends, payment, 12–505(d), 12–718

Income tax

Exempt dividends, 12–718



Insurance and financial services export zone--*See* INSURANCE AND FINANCIAL SERVICES EXPORT ZONE.

Municipal investments, 7-400

## **INVESTMENT DEPARTMENT**

Cost of operation, paid by treasurer, 3-13a(c)

## **INVESTMENT FUNDS**

*See also* TREASURER, *at* Investments, and Short term investment fund.

*See also* TRUST FUNDS.

Combined, purpose of, 3-31b

Loans, securities for, 3-13d

## **INVESTMENT PROPERTY**

Secured transactions--*See* UNIFORM COMMERCIAL CODE.

## **INVESTMENT SAVINGS ACCOUNT**

Deferred compensation plan for public employees

City, town or other political subdivision, purchase by, 7-464a(a)

State or political subdivision of state, purchase by, 5-264a(a)

## **INVESTMENT SECURITIES**

*See* UNIFORM COMMERCIAL CODE.

## **INVESTMENT SERVICES FIRMS**

Investment advisory council

Election campaign solicitations prohibited, 9-33n(f)

State treasurer

Compensation from or issued contract by

Firm not to contribute to treasurer's election campaign, 9-612(f)

Advertising, statement of prohibition, 9-621(f)

Political committee of firm not to contribute to treasurer's election campaign, 9-613(f)

Advertising, statement of prohibition, 9-621(f)

Firm contributing to election campaign, treasurer not to pay compensation or issue contract, 1-84(n)

Advertising, inclusion of prohibition, 9-621(f)

## **INVESTMENT TRUSTS**

Civil list funds, investment of, in, 3-31a

Deferred compensation plan for public employees, 5-264a(a)

Municipal employees, 7-464a(a)

Municipal investments, 7-400

Trust funds, investment of, 45a-203

## **INVESTMENTS**

Angel investors, income tax, credits, 12-704d

Biomedical research trust fund, 4-28e

Business opportunities--*See* BUSINESS OPPORTUNITY INVESTMENT ACT.

Fiduciaries, by, 45a-209

Insurance companies, by--*See* INSURANCE, *at* Investments by insurers.

Medical foundations, 33-182dd

Money transmission licensees

- Equal to amount of outstanding instruments and stored value, 36a–603(a)
- In lieu of surety bond, 36a–602(c)
- Interest on, collecting, 36a–602(c)
- Maintenance and trust, 36a–602(c)
- Permissible investments, 36a–603
- Transfers to minors
  - Custodial property, 45a–558i(a)
  - Life insurance or endowment policies, 45a–558i(c)
- Treasurer, by--*See* TREASURER, *at* Investments, and Short term investment fund.

## **INVITEE**

- Recreational land, on, 52–557g(b)
- Social, standard of care owed to, 52–557a

## **INVOLUNTARY SERVITUDE**

- See also* TRAFFICKING IN PERSONS.
- Abolished, when, U.S. Const. Am.XIII:1
  - Enforcement by appropriate legislation, U.S. Const. Am.XIII:2
- Coercion to engage in employment, 31–51vv

## **IONIZING RADIATION**

- See* RADIATION AND RADIOACTIVE MATERIALS.

## **IRA (INDIVIDUAL RETIREMENT ACCOUNTS)**

- Abandonment, presumption of, 3–57a(b)
- Connecticut banks, powers re, 36a–250(a)(11), 36a–250(a)(38)
- Trustees to receive proceeds of, 45a–471

## **IRAN**

- Investments in corporations doing business in, 3–13g

## **IRELAND**

- Great famine, courses of study, 10–16b(d)
- Northern Ireland
  - Investments in corporations doing business in, 3–13h

## **IRRIGATION**

- Generally, 20–330 to 20–341
- Building permit applications, 20–338b
- Contractor's license, 20–334a(d)
  - Armed forces training, education credits or exemptions, 27–102b
- Renewal, active duty military personnel, 4–61cc
- Journeyman's license, 20–334a(d)
  - Renewal, active duty military personnel, 4–61cc
- Licenses, penalties for violations, 20–341
- Penalties for violations, 20–341
- Permit required prior to work commencement, 20–338c
- Violations, penalties for, 20–341

## **ISOBUTANE**

- See* FIRE MARSHALS AND FIRE HAZARDS, *at* Liquefied petroleum gas.

## **ISOTOPES**

Radioactive, registration required, 22a-149

## **ITALIAN AMERICAN WAR VETERANS OF THE UNITED STATES INCORPORATED**

Property, acquisition powers, 27-130

## **ITINERANT VENDORS**

Actions against, continuation of, 21-34

Advertising

License number and name, inclusion, 21-28(a)

Special sales, 21-33

Church bazaars excepted, when, 21-27

Consumer protection commissioner

Advertising special sales, sworn statements to, 21-33

Licenses, state

Applications filed with, 21-28(a)

Canceled by, when, 21-31

Issued by, 21-28(a)

Lost or destroyed, affidavit filed in lieu of, 21-32

Records kept by, 21-28(a)

Refusal, suspension or revocation, 21-28(d)

Surrender to, 21-31

Regulations of, 21-33a

Special sales, advertising of, sworn statements to, 21-33

Definitions, 21-27

Exceptions, 21-27

Fairs excepted, when, 21-27

Garage sales excepted, when, 21-27

Government entities, exceptions, 21-27

Guaranty fund, 21-33b

Fees deposited in, 21-28(a)

Hawkers and peddlers--*See* HAWKERS AND PEDDLERS.

Licenses

Municipal

Applications for, 21-29

Duration of, 21-31

Expiration of, 21-31

Fees, 21-29

Issuance of, 21-29

Sales without, penalty, 21-35

Statement of quantity and value of goods, 21-29

Veterans, fee not required of, 21-30

Renewal, active duty military personnel, 4-61cc

State

Applications, 21-28(a)

Duration of, 21-31

Expiration of, 21-31

Fees, 21-28(a)

Issuance, 21-28(a)

Lost or destroyed, 21-32

- Participating vendors, exception, 21–28(c)
- Refusal, suspension or revocation
  - Amount of, 21–28(d)
- Sales without, penalty, 21–35
- Surrender of, 21–31, 21–32
- Municipal licenses--*See* Licenses, this heading.
- Organized show, list of participating vendors, 21–28(b)
- Participating vendors
  - License exemption, 21–28(c)
  - List of, submission to commissioner, 21–28(b)
- Peddlers--*See* HAWKERS AND PEDDLERS.
- Penalties
  - Advertising special sales, 21–33
  - False representations
    - License applications, 21–33
  - Veteran status, 21–30
  - Sales without licenses, 21–35
- Prohibited acts, 21–28(d)
- Sale without license, penalty, 21–35
- Selectmen, municipal licenses issued by, 21–29
- Special sales, advertising, 21–33
- State licenses--*See* Licenses, this heading.
- Tag sales excepted, when, 21–27
- Town clerks, municipal licenses issued by, 21–29
- Veterans, issuance of municipal license to, 21–30
- Violations, penalties--*See* Penalties, this heading.

## **IVES, CHARLES EDWARD**

- State composer, 3–110i

## **IWO JIMA DAY**

- Designation, 10–29a(a)(29)